

Investing with your HSA

Why invest money in your health savings account?

HSAs are a powerful investment* and retirement tool. The average, healthy 65-year-old couple is projected to need $351,000 specifically for healthcare in retirement. With comparable — and, in some cases, better — perks than a 401(k) or IRA, your HSA can help you save and prepare.

- HSA contributions reduce taxable income.
- HSA contributions made through payroll are not subject to the 7.65% FICA tax.
- Withdrawals for HSA eligible medical expenses are tax-free.
- HSA funds can be invested, and earnings through investment accumulate tax-free.
- Flexibility to withdraw funds for HSA eligible expenses when needs emerge (without penalty) compared to other investment accounts
- All HSA funds carry over from year to year.
- Generally, contribution amounts can be changed at any time.

Can you see your potential?

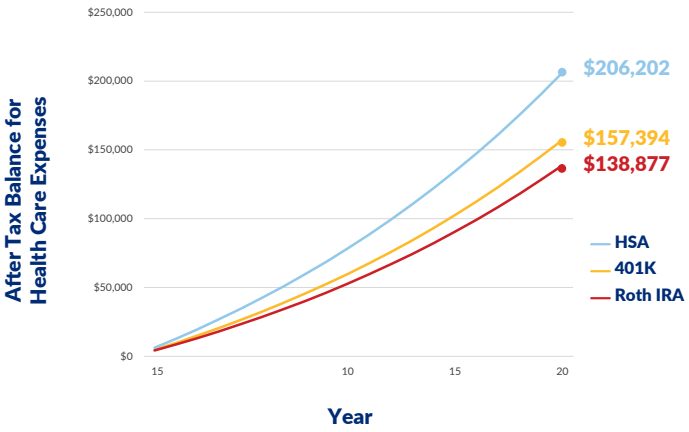
Invest in our standard mutual funds or if you consider yourself a savvy investor, opt in to our health savings brokerage account for full control of your investment portfolio, including more than 8,500 stocks, bonds, and mutual funds.

The expected rate of return on mutual funds is much higher than an HSA's standard interest rate. For example, if you have $10,000 in your HSA:

Year	If you invest	If you build
After 5 years	**$14,693**	**$14,693**
After 10 years	**$21,589**	**$14,693**
After 20 years	**$46,609**	**$14,693**

Healthcare Purchasing Power

* Table indicates fund growth at an 8 percent rate versus interest at a 0.035 percent rate.



31% increase in healthcare purchasing power

Assumes:

- $4,000 contribution each year
- ROI of 5%
- 7.65% FICA tax savings on HSA contributions
- 25% combined federal and state tax rate
- 15% tax rate at time of distribution

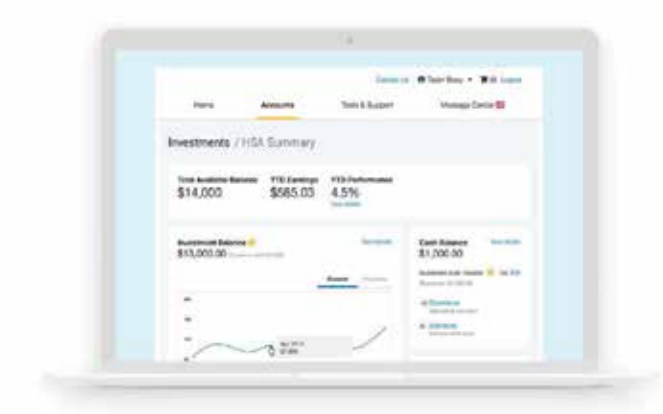
How do I get started?

Ready to start your HSA investment journey? You can in 3 easy steps:

1. Log in to your online account or on mobile.
2. From the homepage, click on "View investments."
3. Click "Start investing." You then have the option to select your own investments or use our guidance tool.

Pro tip:

Turn on auto-investment transfers and adjust your threshold to keep money in your cash account should unexpected expenses arise. Anything above and beyond your threshold will automatically sweep into investments.



Stay informed.

Get a holistic view of your HSA, including your cash account and investments, in your online account.

*A custodial management fee applies to investments. Funds in the investment portion of an HSA are Not FDIC Insured, May Lose Value, and are Not Bank Guaranteed.

First American Bank