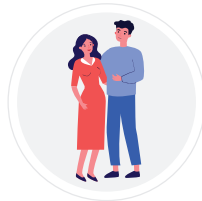


# Investing with your Health Savings Account (HSA)



## Why invest in your HSA







HSAs have the potential to be a powerful investment and retirement tool. And that's a good thing, because a couple enrolled in a Medigap plan with average premiums is projected to need \$351,000 to have a 90% chance of covering healthcare in retirement.<sup>1</sup>



### HSA

\$351k

estimated per-couple retirement savings required to have 90% chance of meeting health care expenses<sup>1</sup>

-  HSA contributions made via payroll deduction reduce taxable income. You don't pay taxes on the money that goes in.
-  You don't pay taxes on the money you withdraw if used for eligible expenses.
-  You don't pay taxes on the money you earn in the account (from interest or investment growth).
-  Investing with your HSA doesn't mean your money is locked away. You can still access your funds if you need them unexpectedly.
-  Unused HSA funds carry over from year to year.
-  You can choose and adjust your investment strategy at any time.

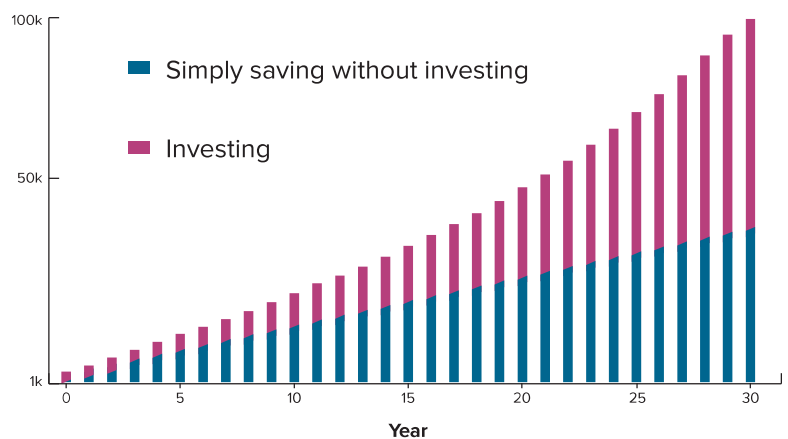
### Source:

<sup>1</sup> EBRI, Savings needed to have 90% chance of meeting health care expenses; Projected Savings Medicare Beneficiaries Need for Health Expenses Increased Again in 2023, February 2023.

## Funds in your HSA can help you pay for healthcare costs in retirement

Investing within your HSA gives you the opportunity to earn money with the funds you have already contributed to your HSA.

### Potential difference of investing an annual contribution of \$4,300 vs. simply saving it



\* For illustrative purposes only. Assumptions: 30-year investment timeframe; annual contributions of \$4,300; 6% annual return on investment; Interest compounded annually; 0% return on cash; no withdrawals. This hypothetical example does not represent the performance of any particular investment and is not a guarantee of future results. The illustration does not consider investment fees or expenses that would lower performance. Actual rates of return will fluctuate. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss.

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# Voya HSA Investment Menu

Voya's portfolio of quality mutual fund investments are curated and managed in-house by Voya Investment Management.

Equity			
Fund Name and Class	Ticker	Category	Expense Ratio
John Hancock Funds Disciplined Value Fund I	JVLIX	Large Value	0.71%
Fidelity Large Cap Value Index Fund	FLCOX	Large Value	0.04%
Columbia Contrarian Core Fund Inst3	COFYX	Large Blend	0.62%
Fidelity 500 Index Fund	FXAIX	Large Blend	0.02%
Fidelity Large Cap Growth Index Fund	FSPGX	Large Growth	0.04%
Eventide Dividend Growth Fund I	ETIDX	Mid-Cap Blend	0.95%
Fidelity Mid Cap Index Fund	FSMDX	Mid-Cap Blend	0.03%
North Square Dynamic Small Cap Fund I	ORSIX	Small Blend	0.99%
Fidelity Small Cap Index Fund	FSSNX	Small Blend	0.03%
Fidelity International Index Fund	FSPSX	Foreign Large Blend	0.04%
MFS International Equity Fund R6	MIEIX	Foreign Large Blend	0.69%
Lazard Emerging Markets Equity Advantage Portfolio Instl	LEAIX	Diversified Emerging Mkts	0.90%

Fixed Income			
Fund Name and Class	Ticker	Category	Expense Ratio
Fidelity U.S. Bond Index Fund	FXNAX	Intermediate Core Bond	0.03%
Voya Intermediate Bond Fund R6	IIBZX	Intermediate Core-Plus Bond	0.29%

Blended/Asset Allocation			
Fund Name and Class	Ticker	Category	Expense Ratio
Voya Target In-Retirement Fund R6	VTRWX	Target Date Retirement	0.25%
Voya Target Retirement 2030 Fund R6	VTRFX	Target Date 2030	0.25%
Voya Target Retirement 2035 Fund R6	VTRHX	Target Date 2035	0.25%
Voya Target Retirement 2040 Fund R6	VTRKX	Target Date 2040	0.25%
Voya Target Retirement 2045 Fund R6	VTRNX	Target Date 2045	0.25%
Voya Target Retirement 2050 Fund R6	VTRPX	Target Date 2050	0.25%
Voya Target Retirement 2055 Fund R6	VTRRX	Target Date 2055	0.25%
Voya Target Retirement 2060 Fund R6	VTRUX	Target Date 2060	0.25%
Voya Target Retirement 2065 Fund R6	VTUFX	Target Date 2065+	0.25%
Voya Target Retirement 2070 Fund R6	VTRBX	Target Date 2065+	0.25%

Cash/Stable Value			
Fund Name and Class	Ticker	Category	Expense Ratio
Vanguard Treasury Money Market Fund Investor	VUSXX	Money Market-Taxable	0.07%

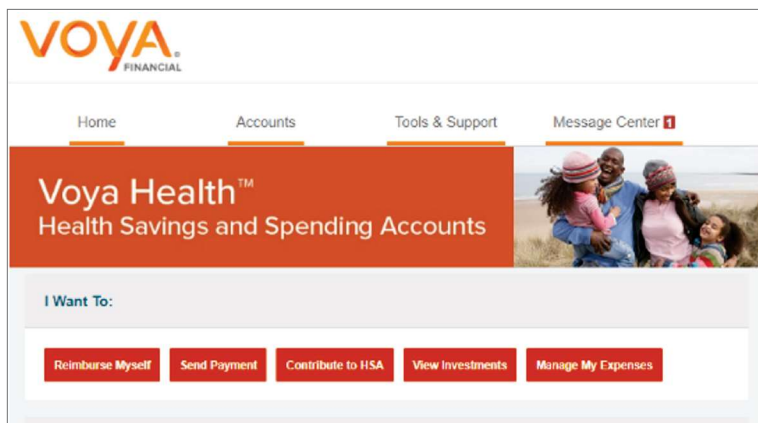
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## Start investing today

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

- 1 Log in to your **Voya Health Account Solutions** consumer portal or mobile app.
- 2 From the homepage, click on “View investments.”
- 3 Select “Start Investing.” You can choose how you want to invest:
  - Choose a Target Date Fund (TDF) for hands-off, balanced investing.
  - or
  - Pick your own investment mix.



### Reminders:

- You can turn on auto-investment transfers and set a dollar threshold of the cash you want immediately available (such as your HDHP’s annual deductible). Everything over that amount will be automatically invested.
- You can participate in auto-rebalancing to truly put your investments on “cruise control.”

### Stay informed.

You can view your account balance, investment performance and more from your **Voya Health Account Solutions** consumer portal.



You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. To obtain a copy of the fund prospectuses, call 833-232-4673. Please read the prospectus carefully before investing.

The “target date” is the approximate date when an investor plans to start withdrawing their money. When their target date is reached, they may have more or less than the original amount invested. For each target-date portfolio, until the day prior to its target date, the portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each portfolio’s designated target year. On the target date, the portfolio will seek to provide a combination of total return and stability of principal.

**Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency**

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Health Savings Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by Voya Institutional Trust Company.

This highlights some of the benefits of a Health Savings Account. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and its subcontractors reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC), and may lose value. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss.

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