Optum Financial® | United Healthcare

Investing opportunities for your HSA

Your health savings account (HSA) is a smart long-term investment vehicle that could play an important role in your overall wealth and retirement strategy

Investing your HSA dollars has many potential tax benefits and can be an additional way to save for long-term health care needs and financial goals. HSAs are triple tax advantaged, making them an effective savings and investment account. Not only are HSA contributions tax-advantaged, but typically interest and investment growth is also income tax-free.

Investing basics

Once your HSA reaches a certain designated balance, you may choose to invest a portion of your HSA dollars.* Optum Financial makes investing easy and more accessible for you by offering 2 investment opportunities.

You have 2 smart investment options

Option 1: Optum self-directed mutual funds: You can choose from a wide variety of over 30 mutual funds that average a 4-star Morningstar rating and represent some of the lowest expense ratios in the industry, including life stage funds. The Asset Allocation Calculator can help you decide which funds are right for you.

Option 2: Betterment digitally managed investments: Betterment helps take the guesswork out of investing your HSA. Based on your HSA investment goals, Betterment will recommend a personalized portfolio of low-cost exchange traded funds (ETFs) and help keep your HSA investment on track through auto-deposits and automated rebalancing. If you're saving your HSA for retirement, Betterment can also help you manage your investments alongside your other retirement accounts to help you maximize your after-tax retirement income.

And remember, any investment earnings such as interest or dividends are income tax-free.

What if you have unexpected medical costs?

No problem. If you're investing in the Optum Bank self directed mutual funds, you can easily transfer your investment funds back into your HSA.

OR

If you're investing with Betterment, they will make it easy by automatically selling the right funds for you.

Start investing today

With Optum Financial self-directed mutual funds:

1. Sign in to your HSA and set up your investment account by choosing the **Optum Financial self-directed mutual funds** option within the **Investment Options** experience.
2. Choose the funds you want to invest in.

   Tip: You can use the Asset Allocation Calculator to help you decide which funds are right for you.
3. Indicate the amount you want to transfer into your investment account. The minimum amount that can be transferred at 1 time is $100.
4. Want to make future investing easier? You can choose to set up recurring transfers/sweeps. You choose a certain threshold amount, and any funds over your threshold will automatically be transferred to your investment account. Manage your investments easily on **optumbank.com** by viewing market trends, tracking portfolio performance, and manually or automatically rebalancing your portfolio.

With personalized, online advice through Betterment:

1. Sign in to your HSA and select **Betterment**. This will take you to the **Investment Options** experience.
2. Choose the initial amount you want to transfer to your Betterment account.
3. You'll be securely taken to Betterment to answer a few questions. Betterment will learn more about your goals and risk level to create a recommended portfolio that's customized for you.

   Tip: Betterment customizes your HSA investments to suit your needs: whether you have long-term savings and retirement in mind, or prefer a portfolio that can be easily accessed for current qualified medical expenses.
4. Almost done. Take full advantage of Betterment's technology by returning to **optumbank.com** and setting up **auto-transfers**. You choose a certain threshold amount, and any funds over your threshold will be automatically invested and managed by Betterment.

Start investing in your future today at optumbank.com

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***Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk, including fluctuations in value and the possible loss of the principal amount invested.**

*Investment threshold amounts may vary; check with your employer or sign in to your account for more information.

Mutual fund investment options are made available through the services of an independent investment advisor. Shares are offered through Charles Schwab & Co., Inc., a registered broker-dealer. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. Optum Bank®, a subsidiary of Optum Financial, is not a broker-dealer or registered investment advisor, and does not provide investment advice or research concerning securities, make recommendations concerning securities, or otherwise solicit securities transactions.

Health savings accounts (HSAs), are individual accounts offered or administered by Optum Bank®, Member FDIC, a subsidiary of Optum Financial, Inc. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as investment, legal or tax advice. Federal and state laws and regulations are subject to change.

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