

Investment Management Using the Sweep Function

You control your HSA funds and you determine how to save or spend your funds. Your HSA transaction account balance is automatically invested in an FDIC-insured, interest-bearing deposit account with the bank. When your balance exceeds the program's pre-determined investment threshold, you can direct excess HSA funds into your HSA investment account.

You can use the sweep function to manage this process automatically. With the sweep function, you set an amount for an investment threshold. The sweep function then works in the portal to automatically manage your available transactional balance to the investment threshold you set, based on contributions entering your HSA and distributions leaving your HSA.

Sweep Function Examples

Below are a contribution example and a distribution example:

- **Contribution example**—You have a \$2,500 investment threshold, a \$2,400 core HSA balance, and have automatic sweep turned on. If a \$200 contribution posts to your core account (giving you a \$2,600 balance), then the contribution amount that exceeds your \$2,500 threshold (\$100) automatically transfers to your investment account.
- **Distribution example**—You have a \$2,500 investment threshold, \$2,500 core HSA balance, an HSA investment account balance of \$1,500, and have automatic sweep turned on. You pay \$100 for a prescription. With the sweep function, the portal automatically transfers \$100 from your investment account to your core HSA account to replenish the account.

Quick Reference

Configure the Sweep Function

Last Login: 6/20/2016 - Online

1. Select the Accounts Tab

James Dean Demo (0) Logout

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Accounts / Investments

Account Summary

Account Ac

Investments

Claims

Payments

Investment Account

Fair Market Value

James Dean Demo

\$0.00

* Current as of 6/20/2016

[Setup Investment Transfers](#)
[Manage Investments](#)

Balance Detail

Total Available Balance

\$0.00

Cash Account

Actual Balance

\$0.00

Pending Withdrawals

\$0.00

Available Balance

\$0.00

Investment Account

Pending Cash To Investments

\$0.00

Fair Market Value

*Current as of 6/20/2016

\$0.00

2. Select Investments

3. Select Setup Investment Transfers

Quick Reference

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Manage Investment Transfers

You are eligible to invest a portion of the funds from your health saving account into an investment account. By setting your investment transfer threshold below, we will automatically sweep funds into the investment account once your available cash balance exceeds the sweep threshold amount by \$100 or more. Likewise when your available cash account balance falls below the sweep threshold by \$100 or more, funds will be automatically swept back to your cash account from your investment account.

Your investment transfer threshold may be set equal to or above \$2500. Please enter a value that is an increment of 100.

Define Investment Sweep Amount:

Transfer Funds to Investment When My Cash Balance Exceeds:

Investment Services: Not FDIC Insured • No Bank Guarantee • May Lose Value

Close

4. Select the Define Investment Sweep Amount

5. Type a dollar value that is equal to or greater than \$2,500

6. Click the Save Button.

Save

Optum Bank 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. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. All available mutual funds are offered by prospectus only, in accordance with the Custodial and Deposit Agreement. Prospectuses are available through the investment website or by contacting the fund directly. Investments are self-directed and HSA owners should read the prospectus carefully and consider the fund's investment objectives, risks, charges, expenses and fees before investing.

All funds may be purchased at net asset value (NAV). While mutual funds may charge load fees pursuant to the prospectus, such fees may not be charged to HSA owners. Some mutual funds impose surrender or redemption fees for withdrawals made within a certain period of time following an investment. Optum Bank and its affiliates receive compensation for providing various services to the funds, including distribution (12b-1) and sub-transfer agent fees but fees do not vary based on whether the bank accepted the order for the transaction or the quantity or price of the securities. See the Custodial and Deposit Agreement for more information.

***Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.**

Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, Member FDIC, and are subject to eligibility and restrictions, including but not limited to, restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.