

**Quick Reference** 

## 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.

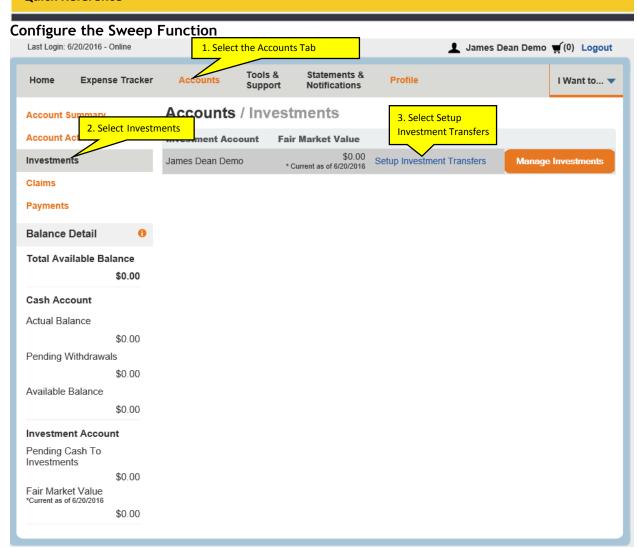
## **Sweep Function Examples**

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.

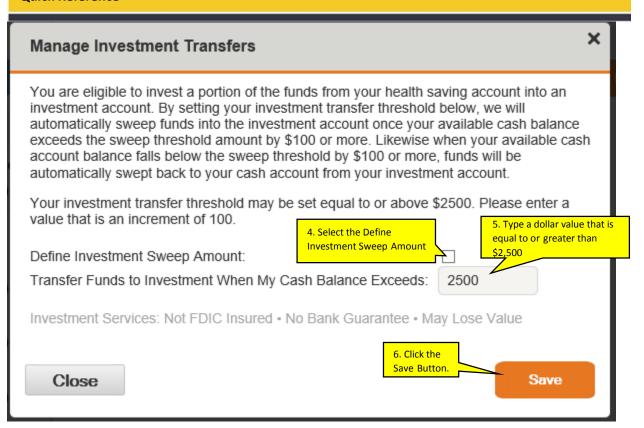


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All funds may be purchased at net asset value (NAV). While mutual funds may charge load fees pursuant to the prospectus, such fees may not be charged to HSA owners. Some mutual funds impose surrender or redemption fees for withdrawals made within a 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.

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