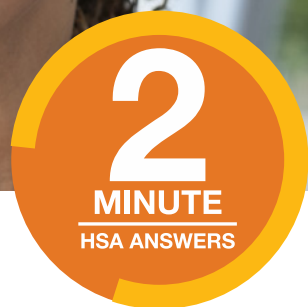




Let's make  
this official



Ready to open an Optum Bank health savings account (HSA)? Once you sign up for a qualifying high-deductible health plan (HDHP), you can enroll in an HSA and get support every step of the way as you prepare for a healthier financial future.

If you're still trying to decide if an HSA is right for you, check out 7 reasons why an HSA is a great addition to your savings and retirement plan.

[More about Optum Bank HSAs](#)

## 7 ways you can win with an HSA

- 1 Maximize tax savings**  
Get income tax-free contributions AND income tax-free withdrawals.\*
- 2 Enjoy income tax-free interest**  
Did you know that money in your HSA grows tax-free?
- 3 Keep your account...forever**  
If you change jobs, health plans or retire, your HSA money is always yours, there is no "use it or lose it" rule.
- 4 Save on health care costs**  
Using your HSA is like a 30% coupon for your health care expenses.\*\*
- 5 Enjoy peace of mind**  
Your HSA can cover both unexpected medical costs and qualified medical expenses that you plan for.
- 6 Cover expenses for others**  
You can use your HSA for anyone you claim on your taxes, even if you're enrolled with single coverage.
- 7 Invest in your future**  
You can choose to invest a portion of your HSA dollars once you've reached a minimum designated balance (typically \$2,000) — and potentially grow your savings even more.

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

\* When used on qualified medical expenses.

\*\* Assuming a 25% tax bracket and 5% state tax rate in a tax-exempt HSA state. Results and amounts will vary depending on your particular circumstances.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and 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 legal or tax advice. Federal and state laws and regulations are subject to change.

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 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.