



Investing your Empower Health Savings Account (Empower HSA) funds

Once you hit a certain savings amount (called the minimum HSA balance to invest), you can invest part of your HSA in mutual funds. The invested funds could grow in value more quickly than money that is simply earning interest. And if you keep investing in mutual funds over time, you could be creating a nice nest egg for health care costs in retirement.

However, investing money in mutual funds carries risks. Your money is not guaranteed to grow. The mutual funds could lose value, which means you would lose money. Unlike checking and savings deposits, investment funds are not insured by the FDIC — the Federal Deposit Insurance Corp.

To invest in mutual funds, you would typically set up an investment account. To make investing easier, you can set up an automated investment recurring transfer. When you reach the investment threshold, excess funds will automatically be transferred to your investment account.

With an investment account, you can choose how to spread your money among the available mutual funds. You can move the money out of or between funds anytime. This is called rebalancing.

Should you need any invested funds to pay for qualified medical expenses, you simply transfer them to your main HSA cash account.

Before deciding to invest funds, make sure you understand the risks. It might be good to talk with an investment advisor or financial counselor if you have questions.

Definitions:

- HSA: Health savings account
- Investment threshold or minimum HSA balance to invest: Designated amount you need to save before you can invest some of your HSA deposits in mutual funds.
- Investment recurring transfer: An automated transferring of funds that are over your investment threshold. These come out of your HSA and go into your investment account.
- Rebalancing: Moving money among mutual funds to balance your risk and earning needs.

Investors should read the prospectus carefully and consider the fund's investment objectives, risks, charges and expenses before investing. Prospectuses can be viewed on the investment website or requested by contacting the fund directly.

Investing in certain funds involves special risks, such as those related to investments in foreign securities, small- and mid-capitalization stocks, and high-yield securities.

Rebalancing does not ensure a profit and does not protect against loss in declining markets.

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

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