

# The option to invest your MSA funds

Built up your balance? You can choose to invest MSA dollars.

Once you reach the designated balance (typically \$2,000), you may choose to invest in mutual funds — just like any other retirement account.

## Investing your MSA

Your Optum Bank Medicare Advantage Medical Savings Account (MSA) is a smart way to pay for qualified medical expenses. But did you know your MSA can play an even greater role in your overall wealth and retirement strategy? That's because once your MSA reaches a certain designated balance, you may choose to invest a portion of your MSA dollars in mutual funds.

When you set up your investment account, you'll choose how you want the funds to be allocated among the available mutual funds. Once your account is established, you can change your investment elections, transfer funds and rebalance your account.

### Start investing your MSA dollars

To start investing your medical savings account (MSA), simply follow these steps:

1. Sign in to your MSA and set up your investment account by choosing the funds you want to invest in.
2. Indicate the amount you want to transfer into your investment account. The minimum amount that can be transferred at one time is \$100. So you will typically need to have a balance of \$2,100 before you are eligible to invest (assuming a \$2,000 investment threshold).

3. To make things easier, you can choose to set up recurring transfers/sweeps. This means that you can choose an amount and any time your account exceeds it, funds will be automatically transferred to your investment account.

For example, if you choose \$2,000 and your balance hits \$2,500, \$500 will be swept over to your investment account.

4. Before you can use funds from your investment account to pay for qualified medical expenses, they'll need to be transferred back to your MSA deposit account.

### Investment guidelines

- When funds are transferred to your investment account, the amount of the transfer cannot bring the balance of your MSA below your investment threshold.
- The minimum amount that can be transferred to your investment account is \$100.
- You can't make payments for qualified medical expenses directly from your investment account. If you wish to use funds from your investment account to make payments, the funds will first need to be moved back into your MSA.

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

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