

Investing opportunities for your HSA



Investing your health savings account (HSA) dollars has many potential tax benefits. It can be a way to save for long-term health care needs and financial goals. HSAs are triple tax advantaged, making them an effective savings and investment account. Not only are HSA contributions tax-advantaged, but all interest and investment growth is also income tax-free.

Investing basics

Once your HSA reaches the investment threshold of \$1,000, you may choose to invest a portion of your HSA dollars. Optum Bank makes investing easy for you by offering self-directed mutual funds.

You can choose from a variety of mutual funds that have been reviewed and approved by the State of Tennessee Department of Treasury.

And remember, any investment earnings are income tax-free.

Start investing today

With Optum Bank self-directed mutual funds:

1. Sign in to your HSA and set up your investment account by choosing the **Optum Bank self-directed mutual funds** option within the **Investment Options** section.
2. Choose the funds you want to invest in.
3. Decide on the amount you want to move into your investment account. The minimum amount that can be transferred at one time is \$100.
4. Want to make future investing easier? You can choose to set up recurring transfers/sweeps. You choose a certain threshold amount, and any funds over that amount will be moved to your investment account. You can manage your investments easily on optumbank.com/tennessee.

What if you have unexpected medical costs?

No problem! If you're investing in the Optum Bank mutual funds, you can easily move your investment funds back into your HSA.

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



Mutual fund investment options are made available through the services of an independent investment advisor and 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.

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