

Investing opportunities for your HSA



Did you know you can invest with your HSA? Just like your contributions and earned interest, investment growth is tax-free. It's a great way to grow your health care savings.

Investing basics

Once your HSA reaches the investment threshold of \$1,000, you may choose to invest any amount above that. The minimum amount that can be invested is \$100. Optum Financial 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 Financial self-directed mutual funds:

1. Sign in to your HSA and set up your investment account by choosing the Optum Financial self-directed mutual funds option within the Investment Options section.



What if you have unexpected medical costs?

No problem. If you're investing in wOptum Financial mutual funds, you can easily move your investment funds back into your HSA.

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.

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

Optum Financial®

optumbank.com/tennessee

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 Financial 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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