

# Invest in your future with an HSA



Did you know that once you've met your HSA (health savings account) investment threshold, you can choose to invest part of your HSA funds?

Investing your HSA dollars has many potential tax benefits and can be an additional way to save for long-term health care needs and financial goals. Interest earnings and potential investment growth are also tax-free income, and withdrawals are allowed for qualified medical expenses.

## Help your HSA balance grow

Let's say you contribute \$6,000 every year to your HSA. If you save it and don't touch it, it'll grow to \$120,000 in 20 years. But if you invest that \$6,000 each year, and it gives you an extra 7% in earnings, it could grow to \$263,190 in 20 years.<sup>1</sup> That's the potential for earning more than twice as much as you would if you didn't invest.

## Why invest?

Investment growth potential can boost your HSA balance. Investment earnings are federal income tax-free and, in most states, state tax-free.



**Did you know?**

**2 million**

Americans are investing their HSA funds

**\$19,224**

average HSA balance for these Americans

**7.3x**

larger balance for account holders who invest in their HSAs<sup>2</sup>

## Choose among 3 investment options

Once your HSA reaches a certain designated balance,<sup>3</sup> you may choose to invest a portion of your HSA dollars in one of 3 ways:

### Option 1

**Self-directed mutual funds:** You can choose from a wide variety of over 30 mutual funds, that average a 4-star Morningstar rating and represent some of the lowest expense ratios in the industry, including life-stage funds.

### Option 2

**Betterment automated investing:** Based on your HSA investment goals, Betterment will recommend a personalized portfolio of low-cost exchange traded funds and help keep your HSA investment on track through auto-deposits and automated rebalancing.

### Option 3

**Schwab HSBA:** The Schwab Health Savings Brokerage Account (HSBA) is a self-directed investment option designed to enhance your health savings strategy. It offers flexibility and the potential for increased diversification, allowing you to manage your health savings with greater control and investment opportunities.

## Investing with self-directed mutual funds

- 1 Sign in to your HSA and set up your investment account by choosing the self-directed mutual funds option from the investment options page.
- 2 Choose the funds you want to invest in.
- 3 Indicate the amount you want to transfer into your investment account.
- 4 Want to make future investing easier? You can choose to set up recurring transfers to an investment account. Any funds over your threshold will automatically be transferred to your investment account. Manage your investments easily online.

## Investing with personalized online advice through Betterment

- 1 Sign in to your HSA and select Betterment from the investment options page.
- 2 Choose the initial amount you want to transfer to your Betterment account.
- 3 You'll be securely taken to Betterment to answer a few questions about your goals and risk-tolerance level to create a recommended portfolio that's customized for you.
- 4 Take full advantage of Betterment's technology by returning to your HSA and setting up auto-transfers. You choose a certain threshold amount, and any funds over your threshold will be automatically invested and managed by Betterment.

## Investing with Schwab HSBA

- 1 To open an HSBA, you must first set up your self-directed mutual fund investment account and make mutual fund elections. To do this, sign in to your HSA and choose the mutual funds option from the investment options page.
- 2 Choose the funds you want to invest in and their percentages. (Note: You aren't required to invest the funds if you are only interested in the HSBA.)
- 3 Once on the transfer funds page, select Schwab Brokerage YOUR INVESTMENTS YOUR WAY. Then select Enroll with Schwab to be redirected to the Schwab site.

## Grow your funds another way with a high-yield HSA

If you are not ready to invest but want to grow your savings, a high-yield HSA might be a good option. Earn a higher interest rate while ensuring your funds are protected from market ups and downs.

### See the benefits:

- The Optum Bank high-yield HSA accrues interest daily, compounds monthly, and currently has industry leading APY.
- Your Optum Bank deposits are FDIC insured up to \$250,000, offering principal protection that shields you from market volatility.
- As long as you meet the **minimum threshold** to invest, there are no additional fees to open or maintain a high-yield HSA through Optum Bank.

**Please note:** A high-yield HSA account is an FDIC insured savings account and not an investment, but you need to create a mutual funds account to open one.

To enroll in a high yield HSA, navigate to your Optum Bank account. To learn more, visit your benefits landing page.



## Maximize your savings

Let's say you contribute \$3,000 a year to your HSA until retirement. Assuming you use \$1,500 a year for qualified medical expenses, earn 7% a year in interest and investments, and reinvest all earnings, your savings can really add up. But the earlier you start, the more potential you have. See how starting in your early years can really pay off.

Starting age	HSA value at age 65*
25	\$320,414
35	\$151,610
45	\$65,798
55	\$22,175

\* Hypothetical example for illustrative purposes only. Amounts will vary depending on your unique circumstances.



## What if you have unexpected medical costs?

No problem. If you're investing in mutual funds or the Schwab HSBA, you can easily transfer your investment funds back into your HSA.

**OR**

If you're investing with Betterment, they will make it easy by automatically selling the right funds for you.

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## Ready to start investing?



Scan the QR code, or go to [optum.com/InvestmentOptions](https://optum.com/InvestmentOptions) to learn more.

**Have questions?** We're here to help.

Please call the phone number listed on the back of your debit card.

1. Based on an account holder making no withdrawals and incurring no account fees. Your individual situation may vary – please consult your tax advisor. Consult a legal or tax professional for advice specific to your account.
2. Devenir Research 2021 Year-End HSA Market Statistics & Trends.
3. Investment threshold amounts may vary. Check with your employer or sign in to your account for more information.

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