

# Turn tiny steps into giant leaps

An HSA can help you invest in your family's future



Do you know you can choose to invest money in your health savings account (HSA)? With all the tax advantages, investing your HSA dollars is a nice option to save for long-term health care needs and financial goals. That's because interest earnings and potential investment growth are income-tax free. And you never pay tax on HSA withdrawals for eligible items.



## Grow your HSA balance

Let's say you contribute \$5,000 every year to your HSA. If you save it and don't touch it, in 20 years it'll grow to \$100,000. But if you invest that \$5,000, and it gives you an extra 6% in earnings, it could grow to \$194,964<sup>1</sup> in 20 years. That's the potential for nearly twice as much as if you didn't invest.



## See the trends

Do you know over 2.5 million American are investing their HSA funds? And the average HSA balance for these Americans is \$16,397 – 6.7 times larger than account holders who do not invest their HSAs<sup>2</sup>.

## Investing options for every type of investor

Once your HSA reaches a minimum cash balance<sup>3</sup>, you may choose to invest a portion of your HSA dollars. Optum Financial makes investing easy and more accessible for you by offering two investment options depending on how involved you want to be in choosing and managing investments.

### Option 1

**Self-directed mutual funds:** Looking to invest yourself? You can choose from a wide variety of over 30 mutual funds, that average a four-star Morningstar rating and represent some of the lowest expense ratios in the industry, including life-stage funds. The asset allocation calculator can help you decide which funds are right for you.

### Option 2

**Digitally managed investments through Betterment:** Need help or pressed for time? Betterment helps take the guesswork out of investing your HSA. Based on your HSA investment goals, Betterment will recommend a personalized portfolio of low-cost exchange traded funds (ETFs) and help keep your HSA investment on track through auto-deposits and automated rebalancing. If you're saving your HSA for retirement, Betterment can also help you manage your investments alongside your other retirement accounts to help you maximize your after-tax retirement income. And remember, any investment earnings such as interest or dividends are income tax-free.

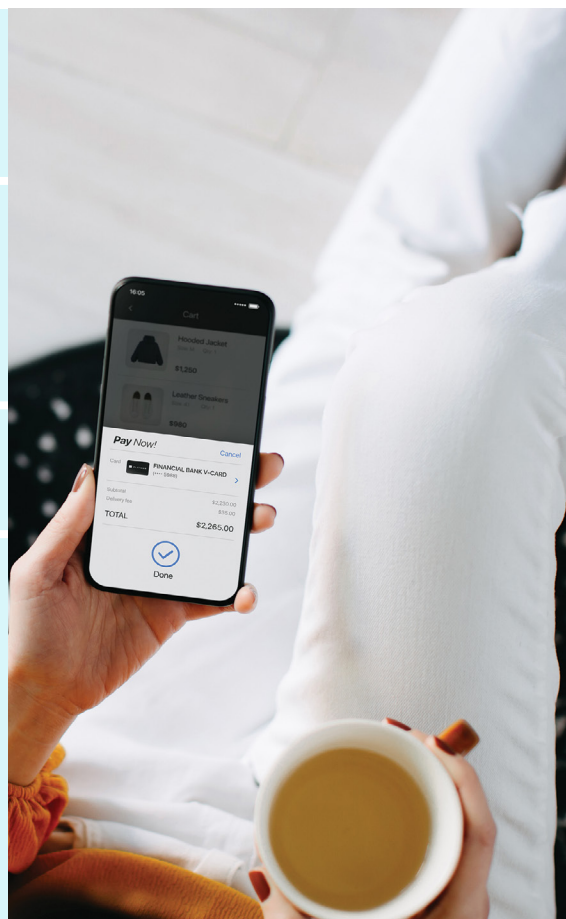
## To get started with self-directed mutual funds:

**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.  
**Tip:** You can use the Asset Allocation Calculator in your online account to help you decide which funds are right for you.

**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. You choose a certain threshold amount, and any funds over your threshold will automatically be transferred to your investment account. Manage your investments easily in your online account by viewing market trends, tracking portfolio performance, and manually or automatically rebalancing your portfolio.



## To get started 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. Betterment will learn more about your goals and risk level to create a recommended portfolio that's customized for you.

**Tip:** Betterment customizes your HSA investments to suit your needs: whether you have long-term savings and retirement in mind, or prefer a portfolio that can be easily accessed for current qualified medical expenses.

**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 may help you maximize your long-term savings

Let's say you contribute \$3,000 a year to your HSA until retirement. Assuming you use \$1,500 a year for medical expenses, earn 6% 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	\$246,072
35	\$125,703
45	\$58,489
55	\$20,957

\*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 through Optum Financial, 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.



## Ready to enroll?

Enrolling in an HSA is quick and easy because it's built into your employer's benefits enrollment. Review your enrollment materials so you don't miss your chance to sign up.



## Already enrolled?

When you reach the minimum balance, scan the QR code or go to [optumbank.com](https://optumbank.com) to sign in and get started investing.

Go to [optumbank.com](https://optumbank.com) to learn more.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.



1. Based on an account holder making no withdrawals and incurring no account fees. Your situation may vary, please consult your tax advisor.

2. Devenir Research 2022 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.

Self-directed mutual fund investment options are made available through the services of an independent investment advisor, or your plan sponsor. Discretionary advisory services are provided by Betterment LLC, an SEC-registered investment advisor, with associated brokerage transactions provided by Betterment Securities, Member FINRA/SIPC. For details and disclosures visit [betterment.com](https://betterment.com).

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