



Health Advantage HSA investment guide



With your Health Advantage HSA you have the opportunity to invest your funds. Investing your HSA funds can be a great way to plan for health care costs into retirement. The Health Advantage HSA investment capability offers you:

- 18 mutual funds to choose from
- Funds selected from the best in class categories across thousands of mutual fund families
- A range of asset classes across the risk spectrum
- Funds monitored daily by a registered investment advisor

Mutual fund	Ticker symbol	Asset class
Equity		
BlackRock Equity Dividend	MDDVX	Large Value
Vanguard Equity-Income	VEIPX	Large Value
Vanguard S&P 500 Index	VFINX	Large Blend
Vanguard Wellington	VWELX	Moderate Allocation
John Hancock Large Equity	TAGR	Large Growth
American Funds Capital World	CWGF	World Stock
Vanguard Global Equity	VHGEX	World Stock
Vanguard Mid Cap Index	VIMSX	Mid-Cap Blend
Neuberger Berman Genesis	NBGNX	Mid-Cap Growth
Munder Mid-Cap Core Growth	MGOAX	Mid-Cap Growth
Keeley Small Cap	KSCVX	Small Blend
Vanguard Small Cap Index	NAESX	Small Blend
Oppenheimer Developing Markets	ODMAX	Diversified Emerging Markets
Neuberger Berman Real Estate	NREAX	Real Estate
Allocation		
Goldman Sachs Balanced Strategy	GIPAX	Conservative Allocation
Goldman Sachs Growth & Income Strategy	GOIAX	World Allocation
Goldman Sachs Growth Strategy	GGSEX	World Allocation
Fixed income		
Mainstay Unconstrained Bond	MASAX	Fixed Income Blend

Investment capabilities:

For investments, Optum™ has partnered with the well-known and respected firm Charles Schwab. As a Health Advantage HSA account holder you will enjoy a seamless experience to buy and sell funds, change investment elections and access education and research tools, all without having to log in to a different website.

By logging in to your Health Advantage HSA at OptumHealthFinancial.com you will have online access to timely performance information and transaction services, including:

- Ability to transfer between funds and re-allocate balances through convenient self-service
- Auto-sweep functionality — allowing you to automatically invest contributions over the threshold into your defined mutual fund investments
- Ability to view fund allocations and consolidated fund portfolio online
- Ability to view fund level returns
- Access to prospectus and investment performance online

How to get started:

Once you reach an account balance of \$2,000 you can begin to participate in the investment capabilities. Upon your initial account login you will be asked to set your investment sweep threshold. The minimum threshold is automatically set at \$2,000 and cannot go lower, but you can increase the threshold in order to maintain the amount you would like in your cash account.

Once you are logged in to your Health Advantage account you can access the investment section by using the “Investment Details” quick link. As an extra security measure you will need to provide the correct response to one security question which you will set up during the first login. After correctly answering the security question you will be able to view investment options, historical performance and prospectus information. From this page you will make and change your investment allocations to plan for your first investment sweep.

Managing your investments:

When moving dollars between funds, investment election changes must be made by close of market time on the current day, which is 1:30 CT, in order to be processed the same day. Requests received after that time would be processed at the close of market on the next business day. Once you have opted into investments at a sweep threshold of \$2,000 or more, the system will automatically sweep funds to and from the investment account as needed to maintain the minimum cash account. The system will determine if a sweep transaction should be created based on your cash balance and pending account activity. Sweep transactions will not be created for less than \$100.

It is always important to discuss with your financial planner if investing your HSA is right for you. Your financial advisor will also be able to provide you with information on how much is right for you to keep in your cash account and how much to place in investments.



The investment portal at optumhealthfinancial.com allows you to:

- Select your mutual fund allocations
- Track your portfolio's performance
- View market trends
- Manually or automatically rebalance your elections
- Access planning and guidance tools

Triple tax advantages

HSA investors can choose to try to grow their savings and enjoy a triple tax benefit:

- Deposits are deductible from federal income and payroll taxes up to the limits set by the Internal Revenue Service. They are also deductible from most state income taxes.
- Earnings grow tax-deferred.
- Withdrawals to pay for qualified medical expenses are income tax free, too.

5 things to remember:

- 1) You become eligible to invest once your account balance has reached \$2,000.
- 2) The Health Advantage HSA investment capabilities utilize an automated sweep which will transfer funds between your accounts based on the threshold you set.
- 3) You can manage your investments by accessing your Health Advantage HSA at OptumHealthFinancial.com.
- 4) Unlike your Health Advantage HSA cash account, the investments are: Not FDIC Insured, No Bank Guarantee, and May lose value.
- 5) It is important to speak with your financial advisor to understand if investing is right for you.

Answers to your questions or for more information

For questions related to your bank deposit account or investment transactions, contact our customer care professionals, who can assist you Monday through Friday, 8 a.m. to 8 p.m. ET at **1-800-243-5543**.

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

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. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. All available mutual funds are offered by prospectus only, in accordance with the Custodial and Deposit Agreement. Prospectuses are available through the investment website or by contacting the fund directly. Investments are self-directed and HSA owners should read the prospectus carefully and consider the fund's investment objectives, risks, charges, expenses, and fees before investing.

All funds may be purchased at net asset value (NAV). While mutual funds may charge load fees pursuant to the prospectus, such fees may not be charged to HSA owners. Some mutual funds impose surrender or redemption fees for withdrawals made within a certain period of time following an investment. Optum Bank and its affiliates receive compensation for providing various services to the funds, including distribution (12b-1) and sub-transfer agent fees but fees do not vary based on whether the bank accepted the order for the transaction or the quantity or price of the securities. See the Custodial and Deposit Agreement for more information.

Health savings accounts (HSAs) are individual accounts offered by Optum BankSM, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.



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