



## Optum Bank<sup>®</sup> HSA investment guide



**The investment feature at OptumBank.com allows you to:**

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



**Getting started**

Your Optum Bank health savings account (HSA) is a smart way to pay for qualified medical expenses, with significant tax advantages. But did you know your HSA can play an even greater role in your overall wealth and retirement strategy? Once your HSA reaches a designated balance, also known as the investment threshold, you may choose to invest a portion of your HSA dollars in mutual funds.\* The investment threshold is typically \$2,000, but be sure to check your account for more details.

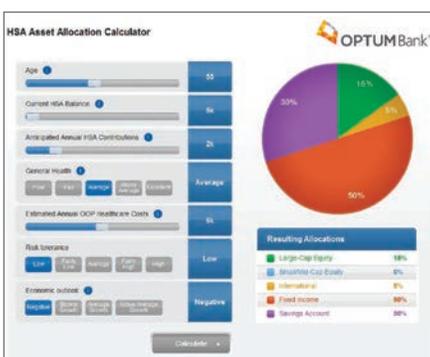
**Investment capabilities**

Optum® has partnered with industry-leading companies to provide a variety of competitive investment offerings. As an HSA account holder, you will have access to online education and research tools to help you buy and sell, exchange, and rebalance your portfolio.

You can access your HSA and the investment option by logging in to your account at OptumBank.com. Your Optum Bank investment account includes:

- No trading fees
- Access to low expense ratio funds
- No-load or Load-Waived Funds
- No minimum initial investment amount required by mutual fund
- Ability to transfer between funds and re-allocate balances
- Ability to set up an automatic portfolio rebalance
- Recurring transfers functionality — allowing you to automatically sweep HSA funds into your investment account
- Access to prospectus and investment performance
- The HSA Asset Allocation Calculator: A tool to help you determine which funds may be best for you.
- Up-to-date view of your HSA investments and personalized return information

**Asset Allocation Calculator**



**Managing your HSA**

You can manage your HSA investments by logging in to your account at OptumBank.com. You can set up a one time or recurring transfer from your HSA into your investment account. When you set up your investment account, you'll choose how you want the funds to be allocated among the available mutual funds. Once your account is established, you can change your investment elections, transfer funds and rebalance your account online. Log in at OptumBank.com for access to tools such as the Asset Allocation Calculator to help decide what mutual fund elections to make based on asset class. It is always important to discuss with your financial advisor if investing with your HSA is right for you.

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

## Available funds

Mutual fund	Ticker symbol	Asset class
<b>Equity</b>		
BlackRock Equity Dividend	MDDVX	Large-Cap Value
Vanguard S&P 500 Index	VFIAX	Large-Cap Blend
Vanguard Wellington	VWENX	Allocation
John Hancock Large Equity	TAGRX	Large-Cap Growth
American Funds Capital World	CWGFY	International
Vanguard Global Equity	VHGEX	International
Neuberger Berman Genesis	NBGIX	Small-Cap Growth
Victory Munder Mid Cap Core Growth	MGOAX	Mid-Cap Growth
T. Rowe Price Blue Chip	TRBCX	Large-Cap Growth
Fidelity Low-Priced Stock	FLPSX	Mid-Cap Value
Oppenheimer Developing Markets	ODMAX	International
Vanguard Total Stock Market Index	VTSMX	Large-Cap Blend
Vanguard Extended Market Index	VEXAX	Mid-Cap Growth
Vanguard Equity-Income Inv	VEIRX	Large-Cap Value
Vanguard REIT Index	VGSLX	Alternative
Vanguard Health Care	VGHAX	Alternative
Vanguard Mid Cap Index Inv	VIMAX	Mid-cap Blend
Vanguard Small Cap Index Inv	VSMAX	Small-Cap Blend
<b>Allocation</b>		
Vanguard LifeStrategy Moderate Growth	VSMGX	Allocation
Vanguard LifeStrategy Conservative Growth	VSCGX	Allocation
Vanguard LifeStrategy Growth	VASGX	Allocation
<b>Fixed Income</b>		
PIMCO GNMA	PAGNX	Intermediate Term Bond
PIMCO Low Duration	PTLAX	Short Term Bond
PIMCO Real Return	PRTNX	Inflation-Protected Bond
Lord Abbett High Yield	LHYAX	High Yield Bond
<b>Money Market</b>		
JP Morgan Money Market	VPMXX	Money Market

## Transferring Funds

Before you can use funds from your investment account to pay for qualified medical expenses, they'll need to be transferred back to your HSA deposit account. Transfers can be completed online through your account at OptumBank.com under the "My Investments" tab.

## 5 things to remember:

- 1) Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.
- 2) You become eligible to invest once your account balance has reached the investment threshold, typically \$2,000.
- 3) The minimum amount that can be transferred to your investment account is \$100.
- 4) You can manage your investments by accessing your HSA at OptumBank.com.
- 5) It is important to speak with your financial advisor to understand if investing is right for you.

## The 5 stages of health saving and spending

Good health is a journey. So is saving the money needed to pay for qualified medical expenses. We've identified five stages accountholders go through when owning a health savings account: Decide, Open, Use, Manage and Optimize.



### For more information

Visit [OptumBank.com](http://OptumBank.com) or contact our customer care professionals, who can assist you at **1-866-234-8913**  
Monday through Friday, 8 a.m. to 10 p.m. ET,  
Saturday: 9:00 a.m. to 5:30 p.m. ET  
Sunday: 9:00 a.m. to 5:30 p.m. ET

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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.



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