



INVESTMENTS YOUR WAY

The future of your investments is in your hands. You now have access to thousands of additional investment options through your **Optum Bank® health savings account (HSA).**

The Schwab Health Savings Brokerage Account (HSBA) is a self-directed brokerage account designed to complement your HSA. An HSBA gives you greater access to thousands of additional investment choices once your HSA balance reaches the minimum threshold.

WHY INVEST?

Investing HSA dollars has many potential tax benefits and can be an additional way to save for long-term health care needs and financial goals. HSAs are triple tax advantaged, making them an effective savings and investment account.

- HSA contributions through payroll deduction are made with pre-tax dollars.
- Earnings on interest and investment growth are income tax-free.
- HSA dollars can be withdrawn income tax-free for qualified medical expenses.

HOW TO ENROLL



1. Log onto optumbank.com and click on the Schwab HSBA option from the investments page. Choose **"Enroll"** to be directed to the HSBA site.
2. Follow the steps to complete the online HSBA Agreement.
3. Once you click **"Submit,"** you will receive your new account number instantly on the screen, and you'll be automatically redirected to Schwab.com.
4. Once on Schwab.com, click **"Register"** to set up your HSBA for online access. You'll need to input your SSN, new HSBA number, date of birth and home phone number for this step.
5. Your HSBA is now ready to be funded, and you can begin researching investment opportunities.
6. **YOU WILL RECEIVE WELCOME MATERIALS FROM SCHWAB IN A FEW DAYS.**

Visit optumbank.com to take charge and maximize your HSA today.

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

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as investment, legal or tax advice. Federal and state laws and regulations are subject to change.

Mutual fund investment options are made available through the services of an independent investment advisor. 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 owners. 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.

The Schwab Health Savings Brokerage Account is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker-dealer, which also provides other brokerage and custody services to its customers.



© 2019 Optum Bank, Inc. All rights reserved. WF1718065