



Invest in Your Future!

With your MyChoice[®]
Accounts HSA



A health savings account (HSA) can be a powerful tool in reaching your retirement goals. One of the biggest strengths of an HSA is a feature that many people don't know about: the investment option.

Many people just use their HSAs to pay for ongoing health expenses. According to the Employee Benefit Research Institute, only 6% of accountholders invest their HSA funds. With the new and improved MyChoice HSA Investments platform, powered by DriveWealth, you can easily do both!

Just like a 401(k), you can withdraw funds from your HSA to spend on your eligible health care-related expenses without paying a penalty once you turn 65.

In retirement, you're likely to face a bevy of health care expenses — medical procedures, hospital bills, prescription drugs, and maybe even home health care or nursing home expenses. No one knows when these expenses will hit, or how much you may have to pay. So, building a health care nest egg is a smart move.

Three Big Tax Advantages

HSAs have a superpower when it comes to taxes. HSA dollars are triple-tax-free when you use the funds to pay for health care expenses, including Medicare premiums. Compared to other investment vehicles, this is a uniquely powerful feature.

With an HSA, you can:

1. Make pre-tax contributions and reduce your taxable income.
2. Have your funds sheltered from taxation while they grow in your account.
3. Withdraw funds tax-free to pay for health care expenses.

The Magic of Compound Interest

The account really shines after compound interest has had time to work its magic. Let's look at two hypothetical HSA members:

- Anne and Bill both contributed \$3,000 a year to their HSAs from age 45 to 65.
- Anne did not take advantage of the HSA investment feature. At 65, she has **\$60,632** in her account, based on standard interest rates.
- Bill took advantage of the HSA investment feature. At 65, he has **\$107,361** in his account, based on a hypothetical 6% investment return rate*.

*Investments in ETFs are not FDIC insured, not bank issued or guaranteed, and are subject to risk, including fluctuations in value and the possible loss of the principal amount invested. Please consult your financial planner for more information. As with all investments, please review the fund prospectuses as they include investment objectives, risks, fees, expenses, and other information that one should read and consider carefully before investing.



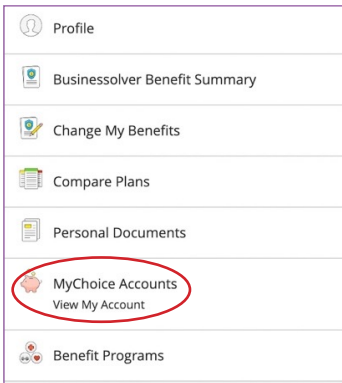
Get Started Today!

If you have an HSA balance over \$1,000, you qualify to begin investing your HSA funds!* Log in today and explore your options. All MyChoice Accounts investments are self-directed, and you can use the platform's integrated decision-making tools to help you select your investments. It is recommended that you consult a financial or tax advisor when making investment decisions.

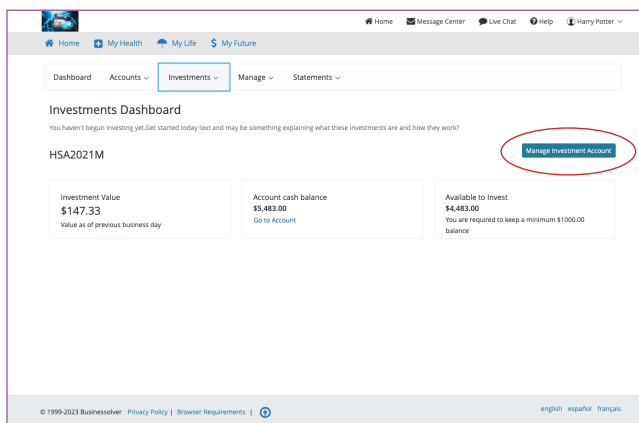
*Some companies may have different minimum requirements, so be sure to review the minimum balance as indicated on the site. This will be located in your Investment Dashboard under **"Amount available to invest"**.

Follow the steps below to start building your HSA investment portfolio.

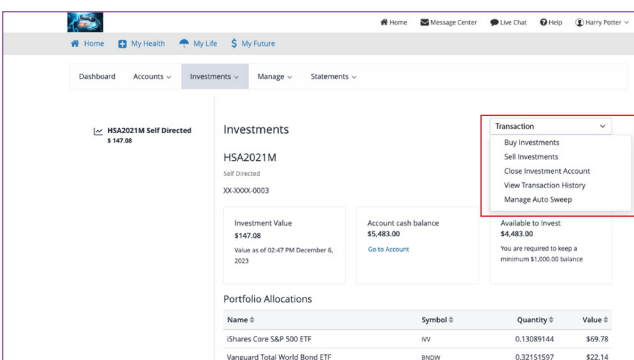
1. Log in to your online benefits portal on your computer or mobile device. Select **MyChoice Accounts**.



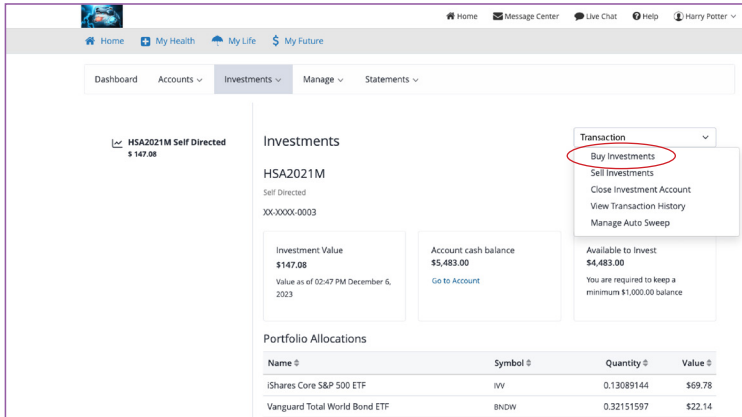
2. Select **Investments**, then click Investment Dashboard. You will be asked a few identifying questions for registration. Once you've registered, you will be taken to the Investments Dashboard. On the dashboard, you will be able to see how much you have earned from your investments, your total HSA balance, and the amount that you can invest. From this page, you can also manage your investment account by clicking **Manage Investment Account**.



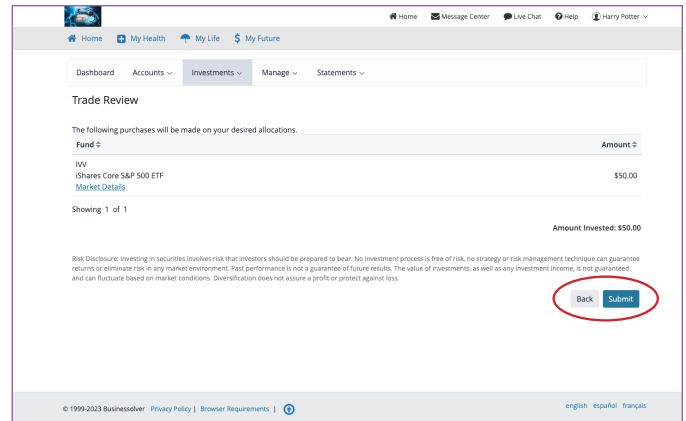
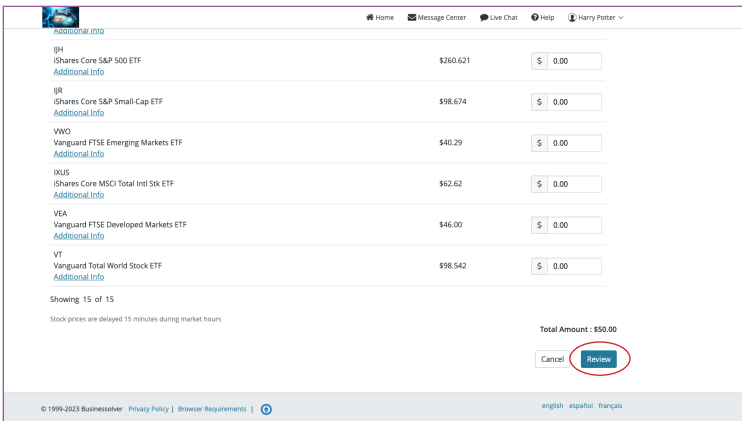
3. After you've clicked **Manage Investment Account**, you will be able to see your transactions, buy/sell your investments, close your account, and manage/set up auto sweep.



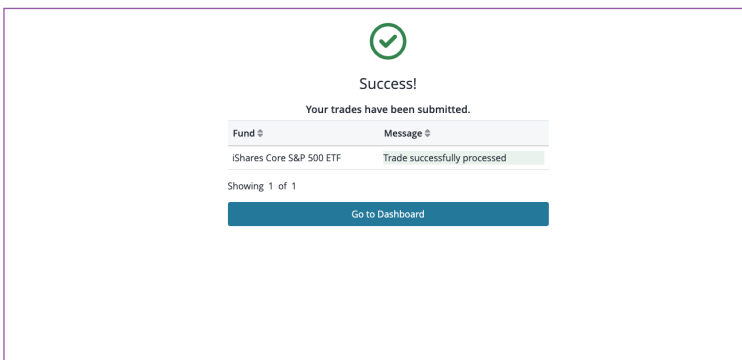
4. To review the 15 ETF funds available for investing, select **Buy Investments**. Buy Investments allows you to select your investment funds and allocate how much money you would like to invest in each fund. The total cannot go over your available amount.



5. Click **Review** once you've made your selections. You will then see a summary of your selections. Click **Submit** if you are satisfied with your lineup, or select **Back** to make changes.



6. Once you've clicked **Submit**, you will see a confirmation page with a summary of your investments.



Invest Easily, Anytime, Anyplace

With MyChoice HSA Investments, you can easily set up your investments using these tools:

Auto-Sweep: You can set up an auto-sweep by providing a threshold amount in your HSA account, and once the account goes over that threshold, the overages will automatically be swept into your investment account. The sweep will occur daily, so once you've set your threshold amount, there's no further action required. You can also adjust your threshold amount at any time.

Example: You set your threshold amount at \$1,500. When your account hits \$1,501 (or more), auto-sweep will transfer any amounts over \$1,500 into your investment account.



Frequently Asked Questions

How often can I change/update my investment elections?

You can change your investment elections once per day.

How do I “cash out” my investments?

You can liquidate (sell) your investments at any time. The funds received from the sale will then be added back to your HSA.

Legal Disclosures

Please consult a financial or tax advisor and/or your HR department to determine the impact of this option. HSA investments are not FDIC-insured, not bank-issued or guaranteed, and are subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested.



Scan QR code to learn more about the MyChoice Accounts Visa debit card.