

Subject Line: We Are Revving Up Your HSA Investment Experience

Headline: Ready, Set, Invest!

Hello [member.1.fname],

Many health savings account (HSA) participants aren't investing their HSA dollars — and it's likely shortchanging them over the long term. Investing HSA dollars has many potential tax benefits and can be an additional way to save for long-term health care expenses and financial goals. HSA participants who invest at least a portion of their money will generally see their savings grow faster. After all, once you've enrolled in an HSA, it's yours for life. So why not make it work for you?

At MyChoice® Accounts, we're putting you in the driver's seat when it comes to HSA investments. We're changing vendors to improve the member experience and offer more investment choices. Your new integrated experience will be powered by DriveWealth.

Why You Should Invest Your HSA Dollars

Given the rate health care costs have increased, it's a good idea to start planning how you will manage those expenses after retirement. By investing your HSA dollars, you'll not only benefit from the tax advantages, but you will also increase the amount of funds available to you in retirement. After age 65, not only can you use the funds to pay for health care-related expenses like Medicare premiums, you'll also be able to use the account for non-health care-related expenses.*

For an example of how investing can help you grow your HSA, 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.

It's never too late to start planning for tomorrow.

** You will have to pay ordinary income tax on non-health care-related expenses, but no other penalties will apply post-age 65.*

{CTA: Learn More About Investing Your HSA} [<https://www.businessolver.com/mychoice-accounts/participants/hsa-investments/>]

A New Road to Investing

As we shift to the DriveWealth-powered platform, we're pleased to announce some exciting enhancements:

- **Easier Access:** We're integrating your HSA investments into your MyChoice Accounts portal, making it easier to view and manage your HSA account and investment portfolio.
- **Anytime, Anywhere with the Mobile App:** Access your investments with ease through the MyChoice® Mobile App. Access to your HSA investments account will be available through the app beginning February 14.
- **New Investment Choices:** At MyChoice Accounts, we strive to offer investment solutions that benefit all account holders. DriveWealth gives us the opportunity to do just that! In partnership with DriveWealth, we will feature [a curated list of exchange-traded funds \(ETFs\)](#) that are ideal for building a diverse investment portfolio.

Learn more [CTA – button: <https://www.businessolver.com/mychoice-accounts/participants/hsa-investments/>]

Stay well!

Your MyChoice Accounts Team