

Investing your HSA – know your options

Your Health Savings Account (HSA) can help you pay for care now and in the future. Investing part of your HSA can also help you meet your overall savings goals. No matter what kind of investor you are, there are options for you.



It's easy to get started and to keep an eye on your investment account. Once your HSA reaches a designated balance,* you may choose to invest a portion of your HSA dollars in mutual funds, stocks, bonds and more.

Options for every type of investor

1. Need help or pressed for time?

Betterment digitally managed investments may be the right choice for you. Betterment helps take the guesswork out of investing your HSA. Based on your HSA investment goals, Betterment will set up your personalized portfolio of low-cost exchange traded funds (ETFs) and help keep your HSA investment on track through auto-deposits and automated rebalancing.

2. Prefer a pre-selected list of mutual funds?

With this option, you may allocate your funds across a selection of 25+ funds that are all pre-selected for performance by Devenir, a registered investment advisor. Choose from a diverse range of nationally recognized fund families, including Vanguard funds, target date funds, and lifestyle funds, all with high Morningstar ratings and some of the lowest expense ratios in the industry.**

In a nutshell:

• Getting started:

Once your cash account balance exceeds the minimum amount,* you can start investing. Sign in and select the investments tab to see your options and to get started.

• Need to pay for qualified medical expenses?

No problem. If you're investing in mutual funds or HSBA, you can easily transfer your investment funds back into your HSA. If you're investing with Betterment, they will make it easy by automatically selling the right funds for you.

*Investment threshold amounts may vary; sign in to your account for more information.

**Mutual funds have management fees that vary by fund and are summarized in each fund's prospectus. Please read the fund prospectus carefully before investing.

3. Been investing for a while and want broader investment options?

If you're an experienced investor or working with your own personal wealth manager and are looking for the broadest range of investment choices, you may choose to access a Schwab Health Savings Brokerage Account (HSBA). With thousands of investment choices available to you, from mutual funds to exchange-traded funds, stocks, bonds and more, the HSBA will complement your health savings strategy by providing you more flexibility and increased diversification. To get started with the HSBA option, you must first select and enroll in the mutual fund option.

Need help?

Go to optumbank.com/qualcomm and sign in to learn more about your investment options and how to get started.

Did you know?

If you want to invest on a set schedule, auto-transfer may be helpful. This feature lets you set up regular transfers of your HSA money from your cash account into either your mutual funds or your Betterment investment account.

Using this feature makes investing hands free. And you may stop, start or pause transfers as needed. Sign in to your account and go to the investment section to find out more and get auto-transfers going.

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