

HSA investment options

You work hard for your health care dollars. But did you know you can put your health care dollars to work for you, now and in retirement?

If you are enrolled in a health savings accounts (HSA) and if your account administrator offers an HSA investment platform, you can invest a portion of your HSA balance in stocks, bonds and mutual funds. Why would you want to invest your HSA dollars? Let's consider just a few of the benefits of investing:

- **Maximize your tax savings** — Because an HSA is a tax-advantaged account, the amount you contribute and any interest you accrue on the balance is not included in your taxable income. In addition, you are not taxed or penalized if you withdraw the funds at any time to pay for eligible health care expenses.
- **Earn more on your unused dollars** — Investing your HSA dollars allows you to select the funds that best fit your financial style and that may deliver the greatest potential return on your account balance.
- **Save for health care in retirement** — The money in your HSA belongs to you, no matter what. Whether you change jobs, change health plans, or retire; your HSA and your HSA investment account stays with you. Use the money to pay for health care for you and your family now, or save it to pay for expenses in retirement; when health care expenses generally increase for most people (while income decreases).
- **Take control of your money and your investment activity** — With a self-directed HSA investment platform, you can have complete control over how much money you invest, when you invest, and in what funds you invest. Or, if investing is new to you, you can use the built-in planning and management tools that your HSA investment account offers.

What is an HSA investment platform?

When you participate in HSA investments, you are typically investing in a suite of mutual funds made available to you through your HSA provider that allows you to invest a portion of your health care dollars in a variety of widely recognized mutual funds covering a spectrum of asset classes. This gives you the potential to grow your HSA balance and save for future health care expenses. The funds in your HSA investment account are self-directed investments, but are still considered part of your HSA for tax purposes.

Easy access to your money, when you need it most

Investing your HSA dollars is different from traditional retirement investments, in that you can transfer money from your investment account back to your base HSA balance at any time, to pay for health care needs for you and your dependents.

If you have questions about your HSA or HSA investments, contact your employer or HSA administrator, to learn more about the basics of HSA investing.

Neither your HSA Provider, nor Devenir Group, LLC, the third party, can provide investment advice to you on this program. Once you transfer funds from your HSA to your HSA investment account, these dollars are no longer covered by applicable NCUA insurance. We recommend you speak with a licensed investment advisor or consult the prospectus should you have questions about any investment. Carefully weigh the advantages and disadvantages of investing your HSA funds before doing so. Investment products are not federally-insured; may lose value and are not a deposit account. Investment accounts are not obligations of the bank and are not guaranteed.