



# Investing Made Easy



# Agenda

1. Why invest?
2. When can you invest HSA dollars?
3. How to set up an investment account
4. How to transfer HSA dollars into your investment account and allocate it among mutual funds
5. How to transfer money back into your HSA to pay for qualified medical expenses
6. Account management tools
7. Your questions

# HSA Quiz



1

**When am I eligible to invest my HSA dollars in mutual funds?**

- When my HSA balance meets the minimum investment threshold
- There are no eligibility requirements

2

**Do I pay taxes on money I earn in an HSA investment account?**

- Investment earnings are tax free
- Investment earnings? What investment earnings?

# Invest for the future, tax-free

- No taxes on investment earnings
- No taxes on withdrawals for qualified medical expenses



Investments are not FDIC-insured, are not guaranteed by Optum Bank<sup>SM</sup>, and may lose value.

# Who can invest?

UnitedHealthcare®

MINIMUM BALANCE  
NEEDED TO INVEST:

TYPICALLY

**\$2,100**

	eAccess	eSaver	eInvestor
<b>Investment Threshold</b>	<b>\$2,000</b> – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.	<b>\$2,000</b> – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.	<b>\$500</b> – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.

†INVESTMENTS ARE NOT FDIC-INSURED, ARE NOT GUARANTEED BY OPTUM BANK, AND MAY LOSE VALUE.

# Investment Types

## Standard Fees

	eAccess	eSaver	eInvestor
<b>Monthly Maintenance Fee</b>	\$1.00 – Waived if average balance is \$500 or more*	\$3.00 – Waived if average balance is \$5,000 or more*	\$3.00 – Waived if average balance is \$5,000 or more*

\*THE AVERAGE BALANCE TO WAIVE THE MONTHLY MAINTENANCE FEE DOES NOT INCLUDE INVESTMENT FUNDS.

## Investment Account†

	eAccess	eSaver	eInvestor
<b>Monthly Investment Fee</b>	\$3.00	\$0.00	\$2.50
<b>Investment Threshold</b>	\$2,000 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.	\$2,000 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.	\$500 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.

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Call Optum Bank - #800-791-9361

# My Investments tab

UnitedHealthcare®

1

myuhc.com®

Home

Claims & Accounts

2

## Claims & Accounts

Account Balances

Claims Summary

My Claim Payments

Health Savings Account

3

OPTUM Bank™

Member FDIC

Access your Optum Bank HSA

Once you get there, you can:

- Make and Manage HSA contributions
- Manage Investments
- View Transaction History
- Access Receipt Vault
- Make withdrawals
- Update your email, address and phone number

4

View

Message Center (4)

Summary

Make a Payment

Reimburse Yourself

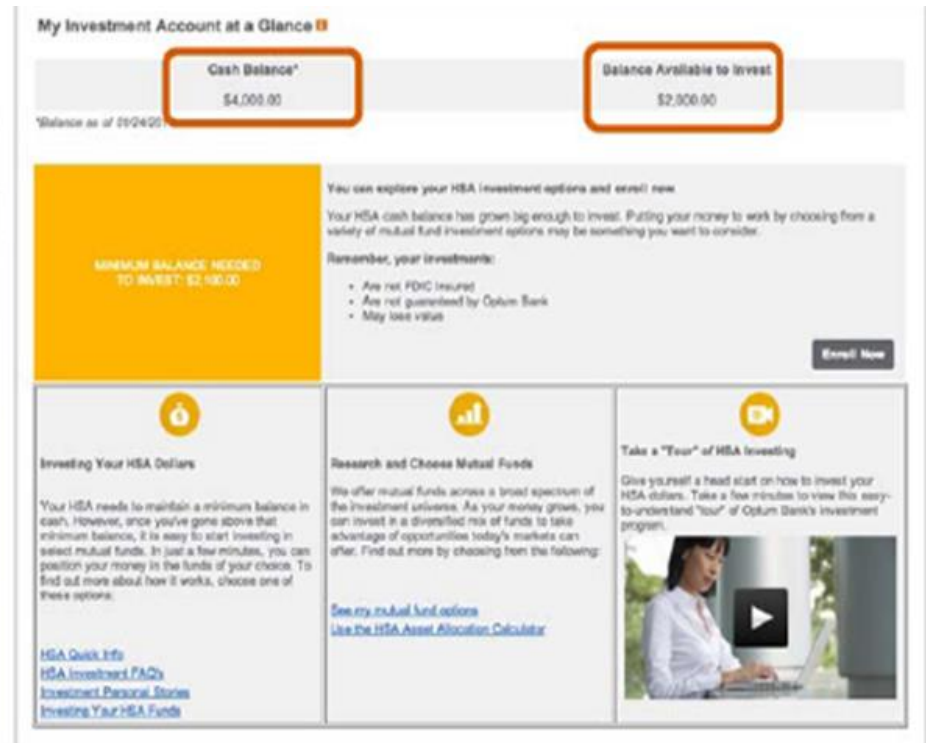
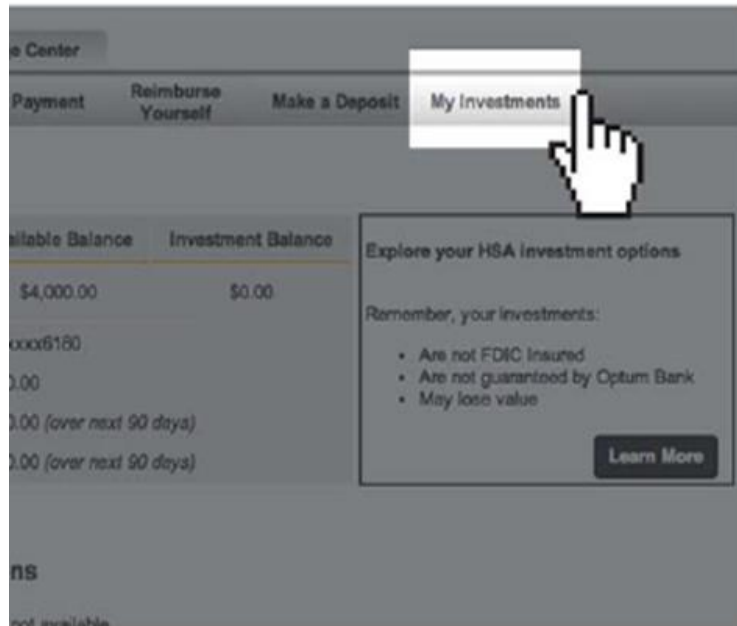
Make a Deposit

My Investments

# My Investments tab on the OptumBank.com toolbar:



- How much you have in your HSA
- How much is available to invest





# Education & Tools



HSA Summary   Make a Payment   Reimburse Yourself   Make a Deposit   **My Investments**   Receipt Vault

Dashboard   My Investment Summary   Manage My Investments   Performance   **Education & Tools**

## Education & Tools

Optum Bank is committed to helping you take full advantage of the opportunities created by your Health Savings Account. We offer a variety of resources to help you learn more.



### Investing Your HSA Dollars

Your HSA needs to maintain a minimum balance in cash. However, once you've gone above that minimum balance, it is easy to start investing in select mutual funds. In just a few minutes, you can position your money in the funds of your choice. To find out more about how it works, choose one of these options:

- [HSA Quick Info](#)
- [HSA Investment FAQ's](#)
- [Investment Personal Stories](#)
- [Investing Your HSA Funds](#)



### Research and Choose Mutual Funds

We offer mutual funds across a broad spectrum of the investment universe. As your money grows, you can invest in a diversified mix of funds to take advantage of opportunities today's markets can offer. Find out more by choosing from the following:

- [See my mutual fund options](#)
- [Use the HSA Asset Allocation Calculator](#)



### Take a "Tour" of HSA Investing

Give yourself a head start on how to invest your HSA dollars. Take a few minutes to view this easy-to-understand "tour" of Optum Bank's investment program.



**INVESTMENTS ARE NOT FDIC-INSURED, ARE NOT GUARANTEED BY OPTUM BANK AND MAY LOSE VALUE.**

# HSA Asset Allocation Calculator



Age *i* **55**

Current HSA Balance *i* **5k**

Anticipated Annual HSA Contributions *i* **2k**

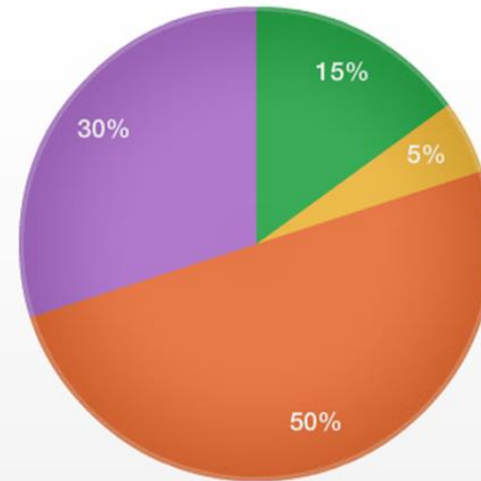
General Health *i*  
Poor Fair **Average** Above Average Excellent **Average**

Estimated Annual OOP Healthcare Costs *i* **6k**

Risk tolerance  
**Low** Fairly Low Average Fairly High High **Low**

Economic outlook *i*  
**Negative** Slower Growth Average Growth Above Average Growth **Negative**

**Calculate** ▶



Resulting Allocations		
<span style="color: green;">■</span> Large-Cap Equity		<b>15%</b>
<span style="color: blue;">■</span> Small/Mid-Cap Equity		<b>0%</b>
<span style="color: orange;">■</span> International		<b>5%</b>
<span style="color: red;">■</span> Fixed Income		<b>50%</b>
<span style="color: purple;">■</span> Savings Account		<b>30%</b>

# Getting started

- **Enroll Now link** appears when your HSA balance reaches \$2,100
- **No enrollment fee**

## My Investment Account at a Glance

<b>Cash Balance*</b>	<b>Balance Available to Invest</b>
\$4,000.00	\$2,000.00

\*Balance as of 01/24/2014

**MINIMUM BALANCE NEEDED TO INVEST: \$2,100.00**

You can explore your HSA investment options and enroll now

Your HSA cash balance has grown big enough to invest. Putting your money to work by choosing from a variety of mutual fund investment options may be something you want to consider.

**Remember, your investments:**

- Are not FDIC insured
- Are not guaranteed by Optum Bank
- May lose value

**Enroll Now**

**Investing Your HSA Dollars**

Your HSA needs to maintain a minimum balance in cash. However, once you've gone above that minimum balance, it is easy to start investing in select mutual funds. In just a few minutes, you can position your money in the funds of your choice. To find out more about how it works, choose one of these options:

[HSA Quick Info](#)  
[HSA Investment FAQs](#)  
[Investment Personal Stories](#)  
[Investing Your HSA Funds](#)

**Research and Choose Mutual Funds**

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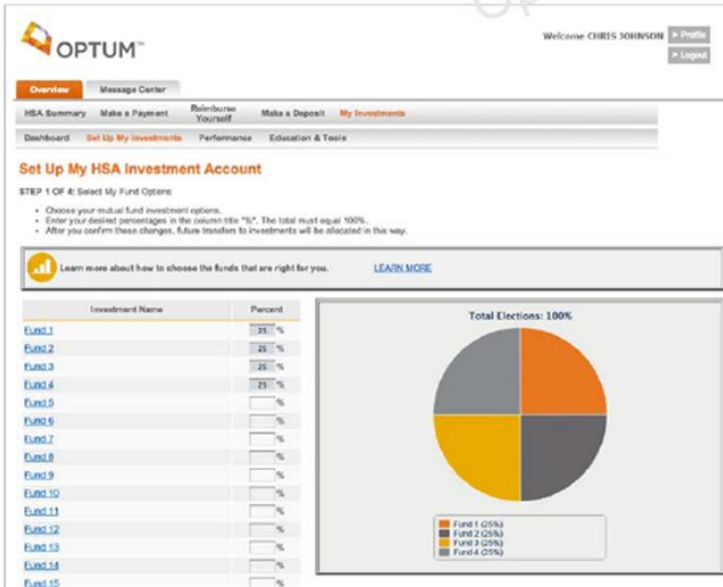
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**Take a "Tour" of HSA Investing**

Give yourself a head start on how to invest your HSA dollars. Take a few minutes to view this easy-to-understand "tour" of Optum Bank's investment program.

# Easy as 1-2-3-4

## 1. Select funds and allocate percentages



**OPTUM™** Welcome CHRIS JOHNSON Profile Logout

Overview Message Center

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Dashboard Set Up My Investments Performance Education & Tools

### Set Up My HSA Investment Account

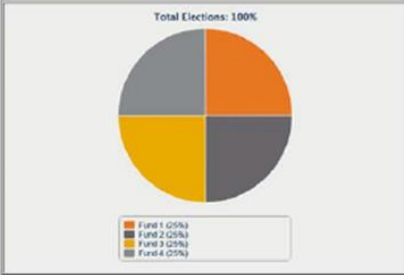
**STEP 1 OF 4: Select My Fund Options**

- Choose your mutual fund investment options.
- Enter your desired percentages in the column title "%". The total must equal 100%.
- After you confirm these changes, future transfers to investments will be allocated in this way.

Learn more about how to choose the funds that are right for you. [LEARN MORE](#)

Investment Name	Percent
Fund 1	25 %
Fund 2	25 %
Fund 3	25 %
Fund 4	25 %
Fund 5	<input type="checkbox"/> %
Fund 6	<input type="checkbox"/> %
Fund 7	<input type="checkbox"/> %
Fund 8	<input type="checkbox"/> %
Fund 9	<input type="checkbox"/> %
Fund 10	<input type="checkbox"/> %
Fund 11	<input type="checkbox"/> %
Fund 12	<input type="checkbox"/> %
Fund 13	<input type="checkbox"/> %
Fund 14	<input type="checkbox"/> %
Fund 15	<input type="checkbox"/> %

**Total Elections: 100%**



- Fund 1 (25%)
- Fund 2 (25%)
- Fund 3 (25%)
- Fund 4 (25%)

## 2. Review and submit your fund elections




**STEP 2 OF 4: Review and Submit My Fund Elections**

**ELECTION SUMMARY**

- Make sure the information below reflects the correct fund elections you made in Step 1.
- Click the "previous" button below if you need to change any of the funds or percentages shown here.
- If all of this information is correct, choose the "Next" button below.

**Total Elections: 100%**



- Fund 1 (25%)
- Fund 2 (25%)
- Fund 3 (25%)
- Fund 4 (25%)

# Easy as 1-2-3-4

## 3. Choose how much to transfer



**STEP 3 OF 4: Transfer Funds From My HSA to My Investment Account**  
Now that you have set up your mutual fund elections, you can now transfer funds from your HSA into those elections. You can do that now or choose to do that at a later time. When you transfer money from from your HSA to your mutual funds, there is a minimum transfer amount of \$100, and you must leave \$2,000 in your Cash Balance.

**Transfer Amount**

I want to:

Do a one-time transfer **1**

Do not transfer now **1**

Enter the transfer amount:

How do I set up a recurring transfer?  
Content not available at this time.

My Current Balances	
Cash Balance*	\$4,000.00
Investment Balance	\$0.00
Total HSA Balance	\$4,000.00

\*Balance as of 12/17/2013

Next

## 4. View confirmation




**STEP 4 OF 4: Confirmation of My HSA Investment Account.**

Thank you. Your HSA investment account is now active.

Date of Transfer: 01/26/2014  
Transfer Total: \$2,000.00  
From: HSA  
To: Investments  
Confirmation Number: 25107300020140124160909su7LjYb  
\*Your investment purchases will be distributed to your selected funds according to your allocation at the time of the transfer. Once processed, this will appear on "Transfer to External Account" on your list of recent transactions.

What can you do next?  
[Take me to my HSA](#)  
[Set up a recurring transfer](#)

<b>Investment Education</b> Want to learn what it takes to select the right funds for your account? Take a few minutes to find out more about how to invest your HSA dollars and the choices available to you. Choose from the following: <a href="#">HSA Quick Info</a> <a href="#">HSA Investment FAQs</a> <a href="#">Investment Personal Stories</a> <a href="#">Investing Your HSA Funds</a>	<b>Did You Know?</b> Health care could be one of your most significant retirement expenses. Money accumulated in your HSA that you don't need to meet current expenses can be used in the future. <b>Health Savings Checkup</b>  Estimate your health care costs in retirement. <a href="#">Try It Now!</a>
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# Transfer funds

- Transferring funds back to your HSA



Message Center
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Dashboard My Investment Summa My Investments Pay on an Education & Tools

## Request a Transfer

STEP 1 OF 3: Transfer Funds

Request a Transfer
Manage recurring Transfer

I want to:

Do a one time transfer 1

Transfer From:

My Investments

Transfer To:

HSA

Total Amount: \$

Allocate By: Current Fund Distributions

Investment Name	Current %
Fund 1	10%
Fund 2	20%
Fund 3	30%
Fund 4	40%

**TRANSFER TOTAL: \$**

**My Current Balances**

Cash Balance\* \$31,645.04

Investment Balance \$1,074.44

**Total HSA Balance \$32,719.48**

\*Balance as of 01/24/2014

**Things You Should Know**

- Any amount above the minimum required balance can be invested in mutual funds.
- All earnings in your HSA grow on a tax-deferred basis.
- Money used for qualified medical expenses can be withdrawn tax free.

**\*Mutual Fund Considerations**

**Contingent Redemption Fee** - A contingent redemption fee is a fee that some funds charge their shareholders when they redeem their shares within a specified period of time. The fee is meant to discourage short term trading. A redemption fee is typically used to defray fund costs associated with a shareholder's redemption. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

**Trading Policy** - Mutual fund companies may implement a trading policy in an effort to discourage short term trading. The trading policy may include the right of the fund company to reject future fund transfer purchase orders. The rights of shareholders to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

Next

# Account Management Tools



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**Dashboard**   My Investment Summary   Manage My Investments   Performance   Education & Tools

## Dashboard

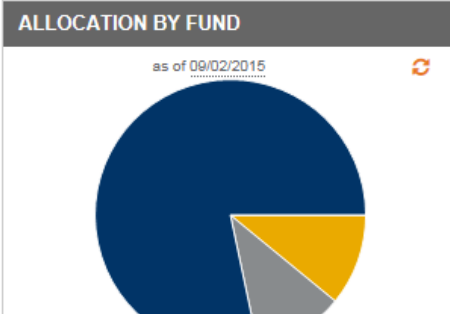
### My Investment Account at a Glance i

<b>Total HSA Balance</b> 	<b>Cash Balance*</b> 	<b>Investment Balance</b> 
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\*Balance as of 09/03/2015

### My Fund Performance i

Last Quarter: <b>-2.37%</b> ↓ 04/01/2015 - 06/30/2015	YTD: <b>-7.69%</b> ↓ 01/01/2015 - 09/02/2015	One Year: <b>-7.73%</b> ↓ 09/03/2014 - 09/02/2015	All: <b>-2.97%</b> ↓ 01/01/2013 - 09/02/2015
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**INVESTMENT SUMMARY**

As of 09/02/2015 for All Funds

Fund Name	Percent	Price	Units	Ending Balance
JP Morgan Prime Money Market	0.00%	\$1.00	0.040	\$0.04
PIMCO GNMA Fund	10.82%	\$11.30	89.450	\$1,010.79
PIMCO Low Duration Fund	10.77%	\$9.91	100.530	\$998.25
Vanguard Equity Income - A	78.31%	\$59.72	121.354	\$7,247.26
<b>TOTAL</b>	<b>100%</b>			<b>\$9,254.34</b>

### Investment Quick Links

Make adjustments to your investment account by choosing the appropriate option below:

- Change My Mutual Fund Elections
- Rebalance My Existing Mutual Funds
- Transfer Funds
- View My Fund Performance

# Account Management Tools



## My Investment Summary

- Detailed look at all transactions



**My Investment Transactions**

Recent Activities | Historical Transactions

Date	Transaction Type	Transaction Status	Amount	Confirmation Number
01/08/2014	Election %	Cancelled		X3DvNvY
01/08/2014	Election %	Cancelled		8CJh6ca
01/08/2014	S-S Transfer	Processed	\$50.00	a28Ugb8
01/08/2014	S-S Transfer	Cancelled	\$75.00	3mzjk
01/08/2014	S-S Transfer	Processed	\$100.00	CCdpVv
01/08/2014	S-S Transfer	Cancelled	\$100.00	wWwKcxB
01/08/2014	S-S Transfer	Cancelled	\$200.00	2LDMZYT
01/03/2014	Election %	Processed		IFXJDi
01/03/2014	%-% Transfer	Cancelled		zjka8jX
12/29/2013	Election %	Processed		LBnc2KR

**My Investment Transactions**

Recent Activities | Historical Transactions

Select a date range to display:  
 From: 07/24/2013 To: 01/24/2014 Apply Show Detailed View Export CSV

Date	Transaction Type	Activity Type	Amount
12/27/2013	Transfer	Participant requested transfer/balance	
12/18/2013	Transfer	Automatic system generated transfer / rebalance	
09/10/2013	Transfer	Participant requested transfer/balance	
09/10/2013	Transfer	Participant requested transfer/balance	
09/10/2013	Transfer	Participant requested transfer/balance	
09/10/2013	Transfer	Participant requested transfer/balance	
09/10/2013	Transfer	Participant requested transfer/balance	
09/09/2013	Transfer	Participant requested transfer/balance	
09/09/2013	Transfer	Participant requested transfer/balance	



# Manage Investments

[Overview](#) | [Message Center](#)

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[HSA Summary](#) | [Make a Payment](#) | [Reimburse Yourself](#) | [Make a Deposit](#) | **My Investments** | [Receipt Vault](#)

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[Dashboard](#) | [My Investment Summary](#) | **Manage My Investments** | [Performance](#) | [Education & Tools](#)

## Manage My Investments

- Change elections
- Transfer funds
- Rebalance portfolio

### Rebalance My Portfolio

STEP 1 OF 3: Choose How to Rebalance Funds

**REBALANCE EXISTING INVESTMENTS**

You can change how the money already in your investment account is allocated among different mutual funds.

I want to rebalance:

- One time to the elections I've already chosen **1**
- One time to specific fund elections **2**
- Automatically on a recurring schedule **3**

Investment Name	Balance	Current %
<a href="#">JP Morgan Prime Money Market</a>	\$1,000.00	100%
<b>TOTAL</b>		<b>100%</b>

[NEXT](#)

**What does it mean to rebalance your portfolio?**  
 Because funds experience different levels of performance, the balances in your funds may not match your desired allocations. Rebalancing is buying or selling assets in your portfolio to manage your desired level of asset allocation.

**\*Mutual Fund Considerations**

**Contingent Redemption Fee** - A contingent redemption fee is a fee that some funds charge their shareholders when they redeem their shares within a specified period of time. The fee is meant to discourage short term trading. A redemption fee is typically used to defray fund costs associated with a shareholder's redemption. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

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# Account Management Tools



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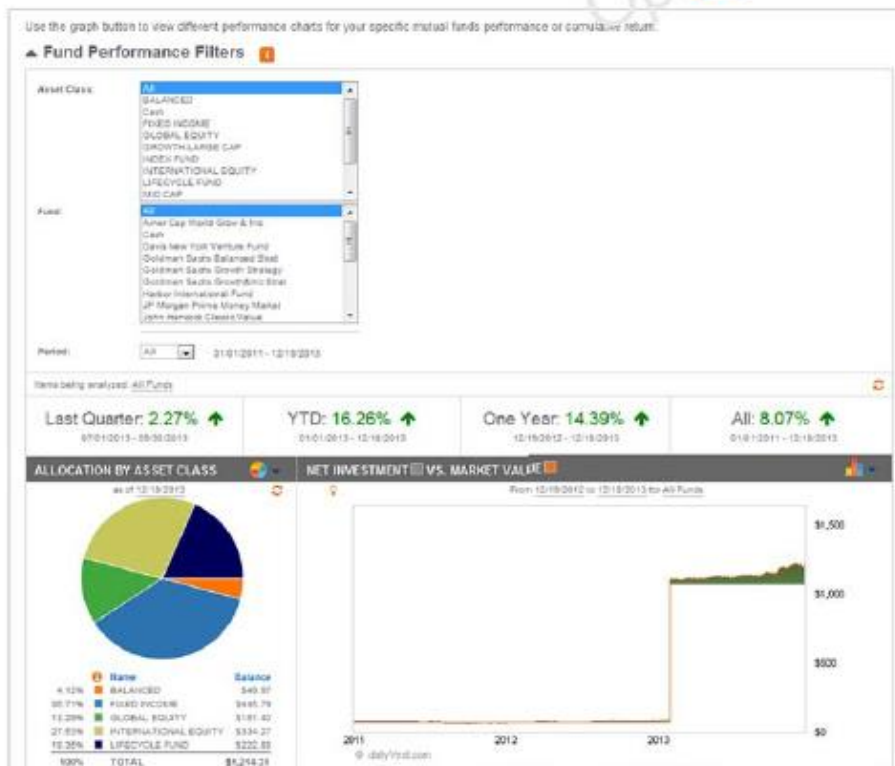
Education & Tools

My Investment Transactions

Change My Elections  
Transfer Funds  
Rebalance My Portfolio

My Fund Performance  
Fund Information

## Performance



# Health Savings Checkup



[healthsavingscheckup.com](https://healthsavingscheckup.com)

Are you prepared?

The **Health Savings Checkup** is an educational tool designed to estimate health care costs during retirement.



Take four easy steps.



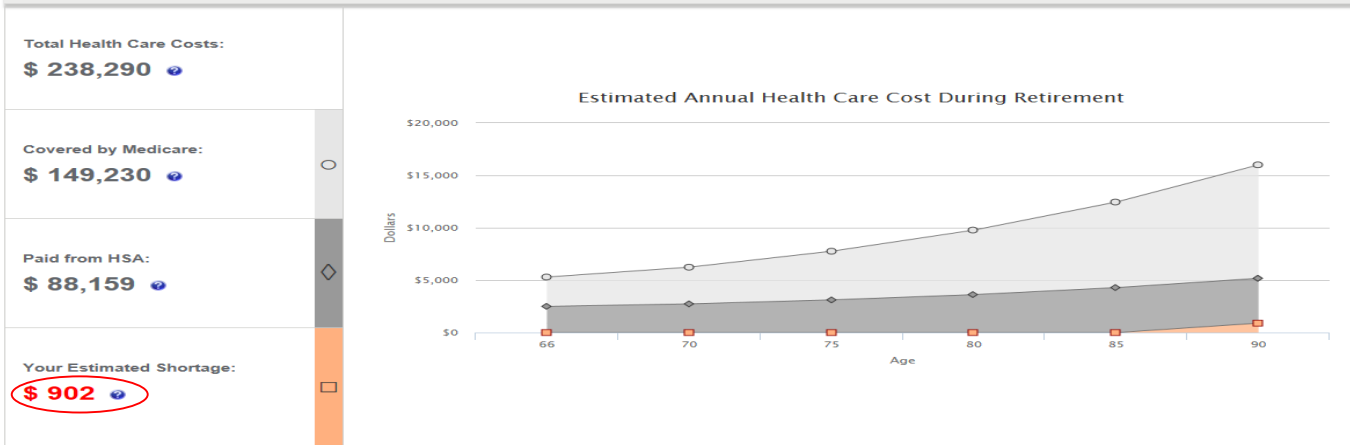
So let's get started.

- The more information you provide, the more personalized your results will be.
- See the impact of changes instantly by clicking **Update Chart**.
- Discover actions you can take that may help to lower your costs.

# Health Savings Checkup Example



Gender    
 Age 58   
 Enter your HSA information: See how your current HSA savings is working to offset your health care costs.   
 Do you have an HSA?  Yes  No   
 Account Type:  Family  Individual   
 Current HSA Balance: \$ 22,000   
 Planned Annual Contribution:(including employer contribution) \$ 3,500   
 Planned Annual Withdrawal:(for medical expenses) \$ 0   
 Annual Rate of Return: 4.0 %   
[Update My Costs](#)



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# Summary

- ✓ 1. Why invest?
  - No taxes on investment earnings
  - No taxes on withdrawals for qualified medical expenses
- ✓ 2. When can you invest HSA dollars?
  - Typically... HSA balance is \$2,100
  - Minimum transfer = \$100
- ✓ 3. How to set up an investment account
- ✓ 4. How to transfer HSA dollars into your investment account and allocate it among mutual funds
- ✓ 5. How to transfer money back into your HSA to pay for qualified medical expenses
- ✓ 6. Account management tools