

Optum Bank self-directed mutual fund options

Standard mutual fund offering for accounts onboarding after June 1, 2016



Getting started

Your Optum Bank health savings account (HSA) is a smart way to pay for qualified medical expenses, with significant tax advantages. But did you know your HSA can play an even greater role in your overall wealth and retirement strategy? Once your HSA reaches a designated balance, also known as the investment threshold, you may choose to invest a portion of your HSA dollars. The investment threshold is typically \$2,000, but be sure to check your account for more details.

Optum Bank self-directed mutual funds

Optum Bank has partnered with industry-leading companies to provide a variety of competitive investment offerings. As an HSA account holder, you will have access to online education and research tools to help you buy and sell, exchange and rebalance your portfolio.

The Optum Bank self-directed mutual fund option includes:

- No trading fees
- Access to low expense ratio funds
- No-load or load-waived funds
- No minimum initial investment amount required by mutual fund
- Ability to transfer between funds and re-allocate balances
- Ability to set up an automatic portfolio rebalance
- Recurring transfers functionality — allowing you to automatically sweep HSA funds into your investment account
- Access to prospectus and investment performance
- The HSA Asset Allocation Calculator, a tool to help you determine which funds may be best for you
- An up-to-date view of your HSA investments and personalized return information

Managing your HSA

You can manage your HSA investments by signing in to your account at **optumbank.com**. You can set up a one-time or recurring transfer from your HSA into your investment account. When you set up your investment account, you'll choose how you want the funds to be allocated among the available mutual funds. Once your account is established, you can change your investment elections, transfer funds and rebalance your account online. You also have access to tools such as the Asset Allocation Calculator to help you decide what mutual fund elections to make, based on asset class.

The investment feature at **optumbank.com** allows you to:

- Select mutual fund allocations
- Track your portfolio's performance
- View market trends
- Manually or automatically rebalance your portfolio assets
- Access planning and guidance tools

HSA investment options

Mutual fund	Ticker symbol	Asset class
Equity		
American Funds Capital World Gr&Inc	WGIFX	International Blend
BlackRock Equity Dividend	MKDVX	Large-Cap Value
Fidelity Low-Priced Stock	FLPSX	Mid-Cap Value
John Hancock Fundamental Large-Cap	JLVIX	Large-Cap Blend
Neuberger Berman Genesis	NBGIX	Small-Cap Growth
Oppenheimer Developing Markets	ODVIX	International Growth
T. Rowe Price Blue Chip	TBCIX	Large-Cap Growth
Vanguard Equity-Income	VEIRX	Large-Cap Value
Vanguard Extended Market Index	VIEIX	Mid-Cap Blend
Vanguard Global Equity	VHGEX	International Blend
Vanguard Mid-Cap Index	VMCIX	Mid-cap Blend
Vanguard S&P 500 Index	VFIAX	Large-Cap Blend
Vanguard Small-Cap Index	VSCIX	Small-Cap Blend
Vanguard Total Stock Market Index	VITSX	Large-Cap Blend
Fixed Income		
Dodge & Cox Income	DODIX	Investment Grade Bond
Lord Abbett High Yield	LHYFX	High Yield Bond
Vanguard Inflation – Protected Secs	VIPIX	Inflation-Protected Bond
Vanguard Short-Term Federal	VSGDX	Short-Term Bond
Vanguard Short-Term Investment-Grade	VFSIX	Short-Term Bond
Vanguard Total Bond Market Index	VBPIX	Blended Bond
Lifestyle		
Vanguard LifeStrategy Conservative Growth	VSCGX	Lifestyle Blend
Vanguard LifeStrategy Growth	VASGX	Lifestyle Blend
Vanguard LifeStrategy Moderate Growth	VSMGX	Lifestyle Blend
Vanguard Wellington	VWENX	Allocation Blend
Target Date		
Schwab Target 2020 Index	SWYLX	Target Date
Schwab Target 2030 Index	SWYEX	Target Date
Schwab Target 2040 Index	SWYGX	Target Date
Schwab Target 2050 Index	SWYMX	Target Date
Schwab Target 2060 Index	SWYNX	Target Date
Specialty		
Vanguard Health Care	VGHAX	Alternative
Vanguard REIT Index	VGSNX	Alternative

Transferring Funds

Before you can use funds from your investment account to pay for qualified medical expenses, they'll need to be transferred back to your HSA deposit account. Transfers can be completed online through your account at optumbank.com.

3 things to remember:

- 1) You become eligible to invest once your account balance has reached the investment threshold, typically \$2,000.
- 2) The minimum amount that can be transferred to your investment account is \$100.
- 3) It is important to discuss with your financial advisor whether or not investing is right for you.

For more information

Visit optumbank.com

Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.



Mutual fund investment options are made available through the services of an independent investment advisor. Shares are offered through Charles Schwab & Co., Inc., a registered broker-dealer. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. Optum Bank is not a broker-dealer or registered investment advisor, and does not provide investment advice or research concerning securities, make recommendations concerning securities, or otherwise solicit securities transactions.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as investment, legal or tax advice. Federal and state laws and regulations are subject to change.

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