

Securing financial futures with a health savings brokerage account



Multiple accounts will likely be needed to fund retirement

It's important for employees to be able to save and pay for health care. And the more they save, the more prepared they are to make good health care decisions. Once employees have saved enough and then choose to invest a portion of their health savings account (HSA) funds, it can become one of the single best accounts for tax savings, helping them save for the long term and into retirement.

Optum Financial wants to help make investing easy and more accessible for users by offering a health savings brokerage account (HSBA) through Charles Schwab, a leader in self-directed brokerage accounts. An HSBA through Schwab offers investors a broad range of investments including equities, bonds, exchange traded funds, mutual funds and more.

Adding an HSBA to your health savings account gives you and your employees the advantages of working with a company driven to meet the needs of today's investors through constant innovation, choice with value and dedicated service and support.

Make the most of your Optum Financial HSA

Investing HSA dollars has many potential tax benefits and can be an additional way to save for long-term health care needs and financial goals. HSAs are triple tax-advantaged, making them an effective savings and investment account.

- Contributions to an HSA are income tax-free
- All interest earnings and investment growth from deposits are income tax-free*
- Withdrawals for qualified medical expenses are income tax-free

Being financially prepared can help your employees make better health care decisions, which in turn helps you have a healthier and more productive workforce.



Savvy investors

Employees can use an HSA with other retirement accounts to maximize their long-term savings. A tax-advantaged HSA allows employees to plan and save for future medical expenses in retirement, when costs can be significant. An HSBA within the HSA can satisfy more sophisticated investors who require a more personalized investment experience.

Here's how the HSBA works



Easy electronic account open

An employee clicks on the Schwab HSBA option from their member portal, chooses "Enroll" to be directed to the HSBA site and follows the steps to open their account at Schwab.



More choices, plus zero commissions and fees for online trades

Through HSBA, account holders can invest in listed ETFs and stocks commission-free across all mobile, automated phone, and web trading channels. Additionally, account holders have access to fixed income investments and thousands of mutual funds from hundreds of fund families. Many of which are no-load, no-transaction fee funds.



Access to research tools and advice

Employees can research, trade and monitor investments in their HSBA's with the support of independent third-party and proprietary research reports, advanced online screening tools and market commentary from industry experts. A convenient mobile app makes it easy to stay connected and informed on the go.



Dedicated service and support

When employees need assistance with their HSBA, there are experienced representatives available to assist through the HSBA contact center. These representatives average more than a decade of Schwab and industry experience and specialize in serving HSA account investors.



The Schwab difference

The Charles Schwab Corporation (NYSE: SCHW) is a leading provider of financial services, driven to help clients invest and take ownership of their financial futures.

For more information about our investment solutions, contact ingenuity@optum.com

*Investment gains may apply in some states. Federal income tax is waived on all contributions. Most states, with the exception of CA and NJ, exempt HSA contributions from income tax.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

Self-directed mutual fund investment options are made available through the services of an independent investment advisor, or your plan sponsor. Discretionary advisory services are provided by Betterment LLC, an SEC-registered investment adviser, with associated brokerage transactions provided by Betterment Securities, Member FINRA/SIPC. For details and disclosures visit betterment.com. The Schwab Health Savings Brokerage Account is offered through Charles Schwab & Co., Inc., Member FINRA/SIPC. For details and disclosures, visit schwab.com.

Orders are accepted to effect transactions in securities only as an accommodation to HSA owners. Optum Financial and its subsidiaries are not broker-dealer or registered investment advisors and do 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 through Optum Bank®, Member FDIC, or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, each a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution.

HSAs 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 legal or tax advice. Federal and state laws and regulations are subject to change.

Schwab Health Savings Brokerage Accounts are offered through Charles Schwab & Co., Inc (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers. See the Charles Schwab Pricing Guide for Health Savings Accounts for full fee and commission schedules.

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