



# Invest your HSA today to benefit tomorrow

Health Savings Accounts (HSAs) are often thought of just for healthcare savings. But they can also be a powerful addition to your investment portfolio. Investing your HSA funds can help you grow your account to save for future healthcare expenses or your retirement nest egg.\*

## Investing your HSA: A healthy boost for your future

1

**The only way to get three tax perks:**  
You don't pay federal taxes on contributions, distributions for qualified medical expenses, or investment earnings.

3

**The money is yours — for life:**  
HSA funds carry over every year, even if you change jobs or retire.

2

**Build long-term retirement savings:**  
Investments cover future healthcare costs and build your retirement savings.

4

**Move funds as needed:**  
You can transfer investment funds back into your HSA cash account at any time to pay for IRS-qualified healthcare expenses.

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# Your self-directed investment options

## Devenir Guided Portfolio investment program:

This is a user-friendly program that combines professional guidance with an easy-to-use platform. Perfect for new investors, this helps you create a customized investment allocation that fits your lifestyle and HSA investment goals.

- Competitive fund lineup with professionally selected, low-cost, no-load mutual funds covering a range of asset classes and families.
- Easy-to-use online planning tool to help you start investing and manage your investment account.
- Options to automatically adjust your investments following your preferred schedule and auto-rebalance to align with goals.
- Quarterly performance review of mutual fund selections by FINRA-registered investment advisors.
- Online access to account history, balance information, future elections, trades, and more through the Member Website.
- Access to Morningstar® pages, fund fact sheets, and prospectuses.
- Low-cost with no minimum investment and no commission on investment trades. Devenir's quarterly asset-based fees may be applied on the amount invested and deducted pro rata from the investment account.

## Schwab Health Savings Brokerage Account:

This is intended for those who are knowledgeable, experienced investors who are seeking a wider range of investments or those who may be engaging with their own professional investment advisor.

- Wide range of investment options include stocks, bonds, mutual funds and Exchange Traded Funds (ETFs).
- Fractional share trading available in S&P 500 companies which is a 'slice' of stock that represents a partial share, for as little as \$5.\*\*
- Access a variety of investment tools and services to help you choose the investments that are right for you, including the Schwab Portfolio Checkup, customizable screens and lists of prescreened funds.
- Automatic investing is available in qualified mutual funds.
- Manage your account and place trades on Schwab.com, Schwab Mobile app or over the phone through a Schwab Registered Representative.
- Find the right investments for you with access to powerful proprietary research tools on Schwab.com as well as independent, third-party research from leading providers.
- Transaction fees and commissions may be applied by Charles Schwab.

## SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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\*You may be required to keep a minimum balance in your HSA cash account to invest funds.

Schwab Health Savings Brokerage Account (HSBA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker/dealer, which also provides other brokerage and custody services to its customers. Devenir Mutual Fund Selection Option is provided by Devenir Group LLC, a Registered Investment Advisor that selects and monitors the performance of the mutual fund lineup.

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Please call the number on the back of your card for more information.

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