

Securing financial futures with a health savings brokerage account (HSBA)



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 enough to save 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 Bank® wants to help make investing easy and more accessible for users by offering a health savings brokerage account (HSBA) option with one of the leaders in self-directed brokerage, Charles Schwab. The HSBA is a reflection of Schwab's dedication to innovation and advocating for individual investors.

Adding an HSBA to your fund lineup gives you 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.



SAVVY INVESTORS

Employees can use an HSA with other retirement accounts to maximize their after-tax retirement income. Saving in an HSA for retirement gives employees a tax-advantaged account dedicated to future medical expenses. An HSBA within the HSA can satisfy the more sophisticated, demanding investors who want more investment opportunity.

Optum Bank HSA with an HSBA option powered by Charles Schwab

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 more productive and healthy workforce.

Here's how the HSBA works:

Easy electronic account open

- An employee clicks on the Schwab HSBA option from optumbank.com, chooses "Enroll" to be directed to the HSBA site and follows the steps to complete the online HSBA Agreement.

More choices, plus zero commissions and fees for online trades

- After receiving an account number, Employees can invest and trade commission-free ETFs, stocks and options listed on the U.S. or Canadian exchanges across all mobile, automatic phone and web trading channels. Employees can also access more than 8,500 no-load mutual funds from over 630 well-known fund families. Over 4,000 mutual funds are available with no-loads and no-transaction fees. Other investment options include bonds and other fixed income investments, CDs, and money market 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's, they can lean on the HSBA Contact Center, whose dedicated Schwab Registered Representatives average more than a decade of Schwab and industry experience and make it their mission to know the details of your HSBA and assist

* Investment gains may apply in some states.



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

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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THE SCHWAB DIFFERENCE

The Charles Schwab Corporation (NYSE:SCHW) is a leading provider of financial services, with more than 365 offices and 12.0 million active brokerage accounts, 1.7 million corporate retirement plan participants, 1.4 million banking accounts and \$3.75 trillion in client assets.

The Schwab Health Savings Brokerage Account is 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 Retirement Plan and Health Savings Accounts for full fee and commission schedules.