

Mutual Fund Investing: Smart Diversification for Your HSA

As the owner of an Optum BankSM health savings account (HSA), you can invest in a portfolio of mutual funds that offer opportunities for growth with changing markets.

The no-load or load-waived mutual funds listed below are currently available with the standard Optum Bank HSA.¹

Mutual Fund	Ticker Symbol	Asset Class
Equity		
BlackRock Equity Dividend	MDDVX	Large Value
Vanguard S&P 500 Index	VFINX	Large Blend
Vanguard Wellington	VWELX	Moderate Allocation
John Hancock Large Equity	TAGR	Large Growth
American Funds Capital World	CWGF	World Stock
Vanguard Global Equity	VHGX	World Stock
Neuberger Berman Genesis	NBGN	Mid-Cap Growth
Munder Mid-Cap Core Growth	MGOA	Mid-Cap Growth
PIMCO Small Cap Stock Plus	PCKA	Small Blend
Keeley Small Cap	KSCV	Small Blend
Oppenheimer Developing Markets	ODMA	Diversified Emerging Markets
Neuberger Berman Real Estate	NREA	Real Estate
Allocation		
PIMCO All Asset	PASA	World Allocation
Goldman Sachs Balanced Strategy	GIPA	Conservative Allocation
Goldman Sachs Growth & Income Strategy	GOIA	World Allocation
Goldman Sachs Growth Strategy	GGSA	World Allocation
Fixed Income		
PIMCO GNMA	PAGN	Intermediate Term Govt Bond
PIMCO Low Duration	PTLA	Short Term Bond
PIMCO Real Return	PRTN	Inflation-Protected Bond
John Hancock High Yield	JHHB	High Yield Bond
Money Market		
JP Morgan Prime Money Market	VPMX	Money Market

Optum Bank HSA investments feature:

- **Multiple fund families** — Carefully selected mutual fund companies, offering highly regarded money management expertise with strong historical track records
- **Diverse asset classes** — Conservative to aggressive investment choices
- **Easy access** — Simply log in to your account to view your portfolio and make transactions

Mutual funds above are listed from higher to lower risk based on asset classes.

¹ Your actual investment options may vary depending on your specific HSA plan.

Investing in mutual funds

To set up your personalized investment account, log in to your HSA and select “Manage Investments.” You must have a minimum HSA bank account balance called the “investment threshold” to invest some of your HSA assets. For example, if your deposit account balance is \$5,000 and the investment threshold for your account is \$2,000, you may invest up to \$3,000.

Investment transfers can be made online or by phone any time and purchases can be made online at any time. You can also establish an automatic recurring investment purchase into mutual funds you’ve chosen.² You may redeem your mutual fund shares at any time, specifying the sale by dollar amount or by percentage of your assets invested.

You pay no trading fees with an Optum Bank HSA. Monthly investment account fees and redemption fees may apply.

Answers to your questions or for more information

For questions related to your bank deposit account or investment transactions, contact our customer care professionals, who can assist you Monday through Friday, 8 a.m. to 8 p.m. Eastern time at 866-234-8913.

² Automatic transfer is suspended if the deposit account balance falls below the investment threshold.

³ To receive tax advantages stay within IRS guidelines available at www.optumbank.com.

* All trademarks are properties of their respective owners.

Triple tax advantages

HSA investors can choose to try to grow their savings and enjoy a triple tax benefit:

- Deposits are deductible from federal income and payroll taxes up to the limits set by the Internal Revenue Service. They are also deductible from most state income taxes.³
 - Earnings grow tax deferred.
 - Withdrawals to pay for qualified medical expenses are income-tax free, too.
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Investment products are not FDIC insured, are not guaranteed by Optum BankSM and may lose value.

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. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. All available mutual funds are offered by prospectus only, in accordance with the Custodial and Deposit Agreement. Prospectuses are available through the investment website or by contacting the fund directly. Investments are self-directed and HSA owners should read the prospectus carefully and consider the fund’s investment objectives, risks, charges, expenses, and fees before investing.

All funds may be purchased at net asset value (NAV). While mutual funds may charge load fees pursuant to the prospectus, such fees may not be charged to HSA owners. Some mutual funds impose surrender or redemption fees for withdrawals made within a certain period of time following an investment. Optum Bank and its affiliates receive compensation for providing various services to the funds, including distribution (12b-1) and sub-transfer agent fees but fees do not vary based on whether the bank accepted the order for the transaction or the quantity or price of the securities. See the Custodial and Deposit Agreement for more information.



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