



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.

2

Build long-term retirement savings:

Investments cover future healthcare costs and build your retirement savings.

3

The money is yours — for life:

HSA funds carry over every year, even if you change jobs or retire.

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.

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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