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, withdrawals 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. Plus, because you need a minimum of $1,000 in your HSA to invest funds, you’ll always have easy access to cash for short-term medical expenses.
Devenir Guided Portfolio self-directed 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, free transfers between your investment and cash accounts, 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.

TD Ameritrade self-directed brokerage account: This is ideal for experienced investors looking for more control and flexibility.

- Wide selection of investment choices like stocks, bonds, ETFs, and thousands of mutual funds.
- Online access to real-time data™, customizable charts, and one-click integrated trading, balance information, and more through the Member Website.
- Option to place trades by website, telephone, mobile device, and broker.
- Access to independent research tools, such as Morningstar® to help you make informed trades.
- Trading fees may be applied by TD Ameritrade, as well as possible additional fees by program, location, or arrangement.

© 2021 HSA Bank. HSA Bank is a division of Webster Bank, N.A., Member FDIC.
Investment_Options_012921