

Prepare for Your Future!

With your MyChoice[®]
Accounts HSA



Growing Your HSA



Saving and investing options make it easy for your HSA to work for you.

An HSA lets you set aside pre-tax dollars to pay for healthcare expenses. That saves you money on your taxes and your medical bills. That's smart.

You can always leave any extra money in the HSA for upcoming expenses, but it's not earning you very much (sort of like a regular savings account).

But you also have options so your balance can grow over time.



- You can choose to **save** some of your account in a money market fund and earn dividends with low risk.



- You can **invest** using a line-up of low-cost exchange traded fund options that can offer a higher potential return with more risk.

Here are the steps to set up the money you want **save** or **invest** in your HSA.

1. Log into your MyChoice Accounts HSA online or in the MyChoice® Mobile App.
2. Right on your dashboard you'll see how much money you have to **spend, save, and invest**. If you're not saving or investing, those will show as zero.
3. To start saving or investing, you generally must have a certain amount—typically \$1000—in your HSA. That amount will be displayed for you.
4. If you're ready to grow your account, just go to **Investments** to set up to **save** or **invest**.
5. You'll answer some personal questions required to open your account.





Get started and manage your HSA account

Using the money market fund?

Follow the directions to decide how much you want to save.

Picking investments?

Find information about available low-cost options and decide how you'd like to invest. Just make sure all your funds add up to 100%!

Move money automatically

You can set up your account to automatically move money to the money market fund or your investments once it reaches a certain level. This is called "auto sweep" and it's a great function if you have specific goals and don't want to actively manage your HSA money.

Check on your account

Go to **Investments** to check how your investments are doing. Easily view how much your investments are currently worth and the total amount of shares you've purchased.

Remember, you have complete control over your HSA. You can start or stop the **save** or **invest** options whenever you want.

- Change the amount you put in the money market fund
- Sell any amount in your money market fund or investments
- Change the amount you're investing or the funds you're investing in

You can also "cash out" of the money market or sell any of your investments whenever it makes sense for you—all online or in the mobile app.

If you close your investment account, any funds will automatically transfer to your cash account within 3 to 5 business days.

With your MyChoice HSA, you decide how to use the money you've set aside—whether that's for health care expenses now or down the road. Saving or investing the money can give you a larger balance over time, which helps you meet your financial goals.



Important Information About Your HSA

Fees for Investing

If you decide to use the money market fund or investment option, you'll be charged a nominal fee of \$2.50 per month. The same fee applies whether you use one or both options.

Legal Disclosures

Please consult a financial or tax advisor and/or your HR department to determine the impact of this option. HSA investments are not FDIC-insured, not bank-issued or guaranteed, and are subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested.



Investments in securities through DriveWealth are:
Not FDIC Insured • May Lose Value • No Bank Guarantee

Sentinel Benefits & Financial Group selects exchange traded funds (ETF) for inclusion in the MyChoice Accounts Investment Program. DriveWealth provides safekeeping and settlement of the fund investments in the MyChoice Accounts Investment Program. Funds in an HSA Deposit Account are held at UMB Bank, n.a., Member FDIC



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