

# Give your Empower HSA an opportunity to grow

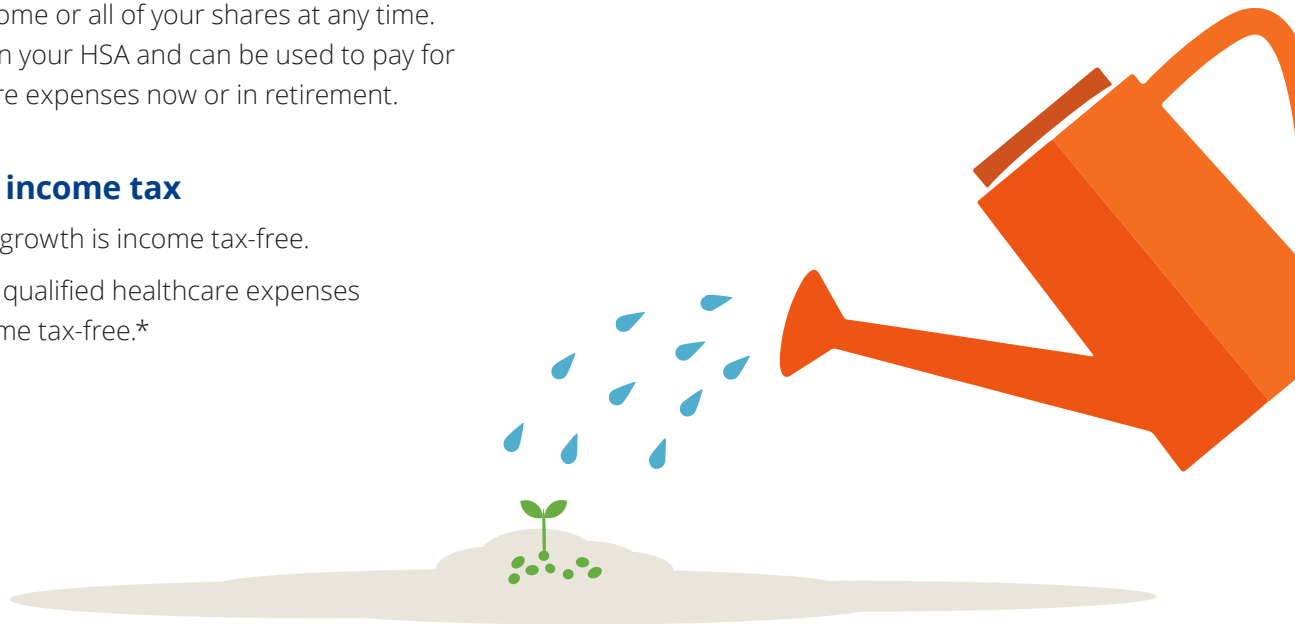
Once your Empower health savings account (Empower HSA) reaches the minimum investment balance (typically \$2,000), you can invest a portion of your savings.

## You have the flexibility to redeem your investments anytime

If you need extra money to pay for a medical expense, you can redeem some or all of your shares at any time. The money stays in your HSA and can be used to pay for qualified healthcare expenses now or in retirement.

## You don't pay income tax

- Any investment growth is income tax-free.
- Withdrawals for qualified healthcare expenses are federal income tax-free.\*



Make an investment for future or retirement medical expenses.

If you're enrolled in a high-deductible health plan, you may be eligible to open an Empower HSA.

**Talk to your employer about enrolling today.**

\* State income taxes may still apply. HSA funds used for nonqualified medical expenses may be subject to applicable federal and state income taxes and/or penalties.



**NOW** IS A GOOD TIME

*Investors should read the prospectus carefully and consider the fund's investment objectives, risks, charges and expenses before investing. Prospectuses can be viewed on the investment website or requested by contacting the fund directly.*

Investing in certain funds involves special risks, such as those related to investments in foreign securities, small- and mid-capitalization stocks, and high-yield securities.

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

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Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

Mutual fund performance data and ratings represent past performance and are not a guarantee of future results. Investment returns and principal value will fluctuate and investor's shares, when sold, may be worth more or less than their original cost. All funds may be purchased at net asset value (NAV) without a front-end load. Redemption fees may apply. Mutual fund investment options are made available through the services of an independent investment advisor, and shares are offered through Charles Schwab & Co., Inc., LLC, a registered broker-dealer. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. 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.

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