



# Health Savings Account

## Investing Quick Start Guide

### Quick Links



**Online Portal**  
[empowerflex.com/participant-login/](https://empowerflex.com/participant-login/)

iOS App



Android App





# Invest in your Future with your EMPOWER HSA

A Health Savings Account (HSA) is more than a way to pay for current medical expenses—it can also be a valuable long-term savings and investment tool. If you can afford to pay for eligible healthcare expenses out of pocket, investing your HSA balance may help you grow your savings for future medical costs or retirement.

EMPOWER offers two convenient ways to invest your HSA funds:

|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Mutual Funds</b>      | Choose from a professionally selected lineup of investment options.<br><br>This is a great way to get started. A list of available funds is available at:<br><a href="http://info.empowerflex.com/content/EMPOWER-HSA-Investment-List.pdf">info.empowerflex.com/content/EMPOWER-HSA-Investment-List.pdf</a>                                                                                                                                                                                                                                         |
| <b>Brokerage Account</b> | Access a broader range of investment choices through a self-directed brokerage account. <ul style="list-style-type: none"><li>❖ Real-time enrollment via the EMPOWER Portal</li><li>❖ Seamless access via both the Portal and EMPOWER Flex Mobile App</li><li>❖ Search, research, buy and sell individual securities and ETFs directly from your HSA cash balance</li><li>❖ Purchase fractional shares</li><li>❖ No trading fees</li><li>❖ Review investment performance, transaction history, monthly statements and trade confirmations</li></ul> |

Both investment options can be set up quickly and easily from your EMPOWER Portal!

## When Can I Start Investing?

You can begin investing once your HSA balance exceeds \$2,000. The first \$2,000 must remain in your HSA cash account to cover eligible healthcare expenses and maintain your investment eligibility.

Any funds above \$2,000 can be transferred to your investment account. For example, if your HSA balance is \$3,500, you may invest up to \$1,500 while the required \$2,000 remains in your HSA cash account.

## How to Get Started Investing with Mutual Funds

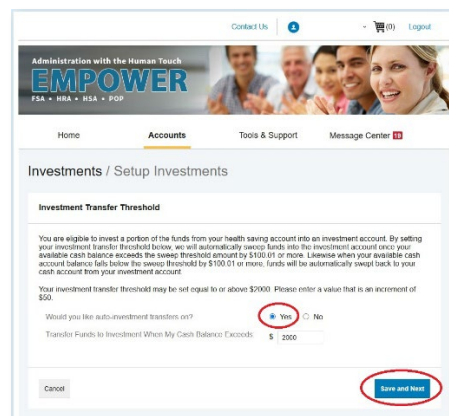
1. Log into the EMPOWER Portal at [empowerflex.com/participant-login](http://empowerflex.com/participant-login)
2. On your home screen, click **Manage Investments**



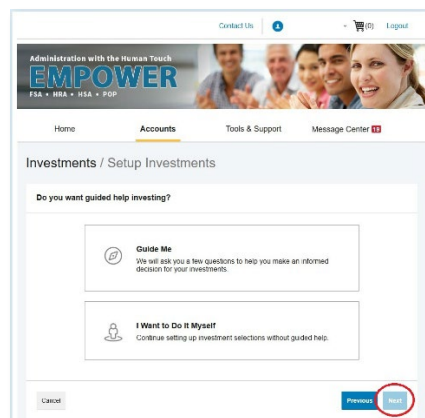
3. Click on **Start Investing**



4. On the **Investment Transfer Threshold** page, you must select **Yes** for **Would you like auto-investment transfers on?**. Click on **Save and Next**



5. Choose whether you want Guided Setup or manual and click on **Next**





- If you selected the manual setup, choose your investment allocation on the **Update/Confirm Elections** screen

Investments / Setup Investments

Update/Confirm Elections

Changes you make on this page will update your future elections only. When new money moves into your investment account, your new selections will control how it is invested. Your elections must equal 100%. You can find out more information about a fund using the fact sheet or prospectus.

| FUND NAME                    | TICKER | CURRENT %    | NEW %        |
|------------------------------|--------|--------------|--------------|
| MY GROWTH FUND               | IPHEDX | 10%          | 10 %         |
| OPENHEIMER DEVELOPING MKT Y  | COVXX  | 20%          | 20 %         |
| PIMCO LOW DURATION INTL      | PFLDX  | 20%          | 20 %         |
| OPF MAN SM CAP               | OPMEX  | 20%          | 20 %         |
| PIMCO COMMODITY REAL RETURN  | PCRXX  | 20%          | 20 %         |
| THORNBURG INTL VALUE         | TQVXX  | 10%          | 10 %         |
| BLACKROCK EQUITY DIVIDEND CL | BMQVX  | 0%           | 0 %          |
| <b>Total</b>                 |        | <b>100 %</b> | <b>100 %</b> |

In an ongoing effort to discourage market timing and short term trading activity, some mutual fund companies have implemented redemption fees and excessive trading policies.

Please be advised that requests initiated after 3:00 pm CT will be processed the next business day. Trades require two (2) business days to process. Day 1 - Trade submitted. Day 2 - Trade complete.

Cancel Previous Submit

## How to Set Up a Brokerage Account

- Log into the EMPOWER Portal at [empowerflex.com/participant-login](http://empowerflex.com/participant-login)
- On your home screen, click **Manage Investments**



- Click on **Get Started**

Investments / HSA Summary

Total Available Balance: \$5,840.00 | Cash Balance: \$5,840.00 | Investment Balance: \$0.00

HSA Balance Projection

Annual Income: \$4,875/year

Number of years: 25

Future Income (FIC): 5

Calculate

Cash Balance: \$5,840.00

Investment Auto Transfer: OFF

Contribute: \$0.00

Contribution: \$0.00

How do I start investing?

Set target cash balance: Set your target cash balance. Contributions will be made until you reach your target.

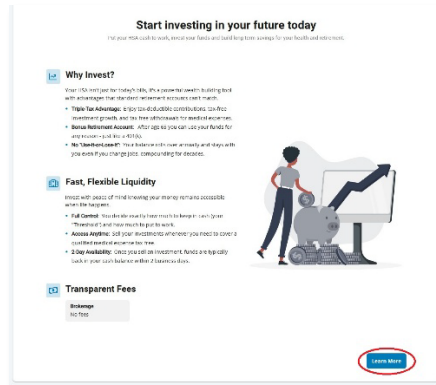
Select investment funds: Choose investment funds. All funds grow over time.

Grow your money with contributions: Contributions will be made until you reach your target. Contributions will be made until you reach your target.

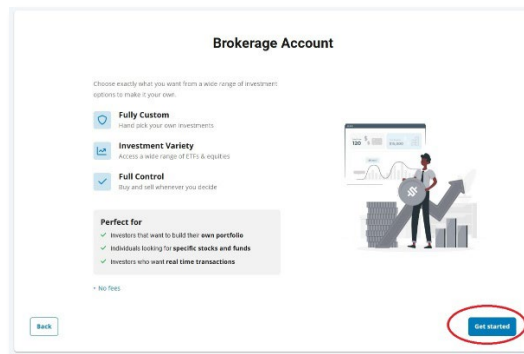
Looking for more HSA investment options?

The HSA brokerage account is a self-directed brokerage account designed to complement your health coverage. We don't charge you the ability to identify if you are not ready to invest. Get started.

#### 4. Click on **Learn More**



#### 5. Click on **Get Started**



#### 6. Verify your contact information and click on **Next**

1 Contact
2 Employment
3 Stock Exchange
4 Disclosure
5 Auto Threshold

### Verify Your Contact Information

Please confirm or update your contact information. Any changes will be saved to your account.

Email Address

Home Phone Number

Citizenship

Address line 1  
123 Main

Address line 2 (optional)

City  
Wichita

State  
Alabama

Zip code  
67207

Country  
United States

HSA accounts require an address within the US.  
 To help the government fight the funding of terrorism and financial crimes,  
 Federal law requires us to obtain, verify and record information that  
 identifies each person who opens an account.

Back

Next

