








Investing with your HSA



Why invest money in your health savings account?

HSAs are a powerful investment and retirement tool. The average, healthy 65-year-old couple is projected to need \$351,000 specifically for healthcare in retirement. With comparable — and, in some cases, better — perks than a 401(k) or IRA, your HSA can help you save and prepare.

-  HSA contributions reduce taxable income.
-  HSA contributions made through payroll are not subject to the 7.65% FICA tax.
-  Withdrawals for HSA eligible medical expenses are tax-free.
-  HSA funds can be invested, and earnings through investment accumulate tax-free.
-  Flexibility to withdraw funds for HSA eligible expenses when needs emerge (without penalty) compared to other investment accounts
-  All HSA funds carry over from year to year.
-  Generally, contribution amounts can be changed at any time.

Can you see your potential?

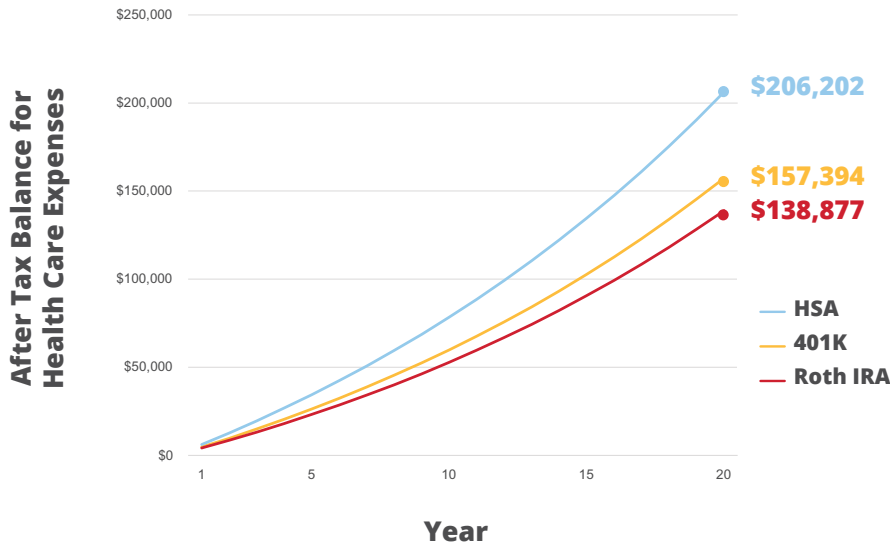
Invest in our standard mutual funds or if you consider yourself a savvy investor, opt in to our health savings brokerage account for full control of your investment portfolio, including more than 8,500 stocks, bonds, and mutual funds.

The expected rate of return on mutual funds is much higher than an HSA's standard interest rate. For example, if you have \$10,000 in your HSA:

Year	If you invest	If you build interest
After 5 years	\$14,693	\$14,693
After 10 years	\$21,589	\$14,693
After 20 years	\$46,609	\$14,693

Healthcare Purchasing Power

* Table indicates fund growth at an 8 percent rate versus interest at a 0.035 percent rate.



31% increase in healthcare purchasing power

Assumes:

- \$4,000 contribution each year
- ROI of 5%
- 7.65% FICA tax savings on HSA contributions
- 25% combined federal and state tax rate
- 15% tax rate at time of distribution

How do I get started?

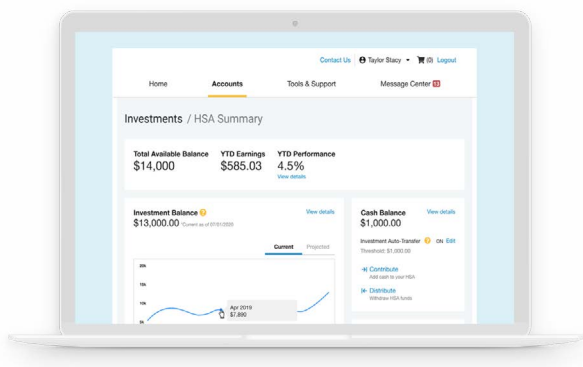
Ready to start your HSA investment journey? You can in 3 easy steps:

- 1 Log in to your JBC Pros online account or on mobile.
- 2 From the homepage, click on "View investments."
- 3 Click "Start investing." You then have the option to select your own investments or use our guidance tool.



Pro tip:

Turn on auto-investment transfers and adjust your threshold to keep money in your cash account should unexpected expenses arise. Anything above and beyond your threshold will automatically sweep into investments.



Stay informed.

Get a holistic view of your HSA, including your cash account and investments, in your JBC Pros account.

See how much your balance has grown from investments over the year.

Investments / HSA Summary

Total Available Balance \$14,000 YTD Earnings \$585.03 YTD Performance 4.5%
[View details](#)

Investment Balance \$13,000.00 ¹Current as of 07/01/2020 [View details](#)

Cash Balance \$1,000.00 [View details](#)

Investment Auto-Transfer ON [Edit](#)
Threshold: \$1,000.00

[Contribute](#)
Add cash to your HSA

[Distribute](#)
Withdraw HSA funds

One-time Trades

[Buy Investments](#)

[Sell Investments](#)

Change Investments [View all available funds](#)

Portfolio Breakdown [View details](#)

Current Portfolio YTD Future Investments

By Fund By Asset Class

Holdings	Portfolio	Price	Units	Beginning Balance	Ending Balance
Vanguard Institutional Index I	25%	\$100.00	50.0	\$5,000	\$5,000
American Funds Europacific Growth A	24%	\$50.00	96.0	\$4,800	\$4,800
Vanguard Total Bond Market Index Admiral	20%	\$25.00	160.0	\$4,000	\$4,000
Vanguard Target Retirement 2050	14%	\$10.00	280.0	\$2,800	\$2,800
Vanguard Extended Market Index	9%	\$40.00	45.0	\$1,800	\$1,800
Vanguard Target Retirement 2030	8%	\$40.00	40.0	\$1,600	\$1,600
Total	100%	100%	100%	\$20,000	\$20,000

6 Funds

Auto rebalance OFF
[Turn on](#)

Recent Account Activity [View details](#)

DATE	ACTIVITY TYPE	FUND	AMOUNT	ACTION(S)
06/16/2020 (Pending)	Election %			Cancel
04/03/2020	Withdrawal	VINIX	(\$420.00)	
04/01/2020	Election %			
03/27/2020	Realignment			
03/14/2020	Div/Int	Cash	\$50.00	

Investment Education Materials [Learn more](#)

FAQs

- What's the difference between Current Portfolio and Future Investments?
- How do I increase my HSA cash balance for upcoming medical expenses?
- Are there fees associated with investing?
- Where can I view a fund fact sheet or prospectus?
- Is there a penalty to withdraw money from my investment account?

See a breakdown of your investments and how they're performing.

View your recent investment and cash account activity.

With the click of a button, you can easily change the amount you're contributing.

Got questions on investing your HSA funds? We have resources for you.

Learn how to get the most from your HSA and forecast for the future at myhsaplanner.com.



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