

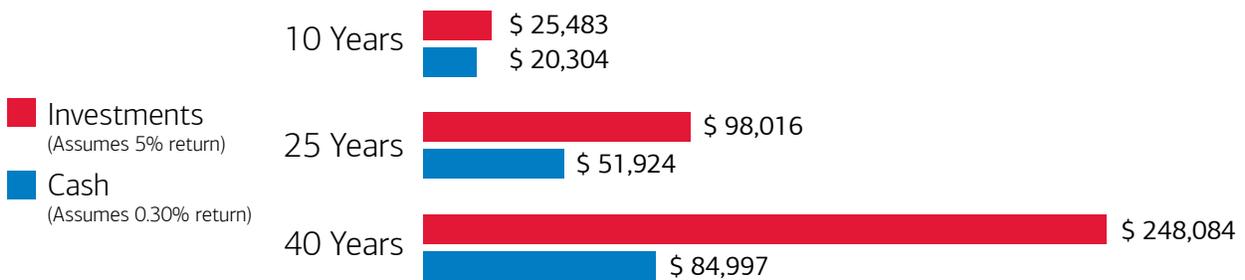
# Discover the benefit of HSA investing

Maximize growth potential over the long term.



## Why invest in your Health Savings Account (HSA)?

Investing in mutual funds can help maximize your tax-free<sup>1</sup> earning potential and help you with your long-term savings goals. See how choosing to save an additional \$2,000 annually in your investment account can really add up!



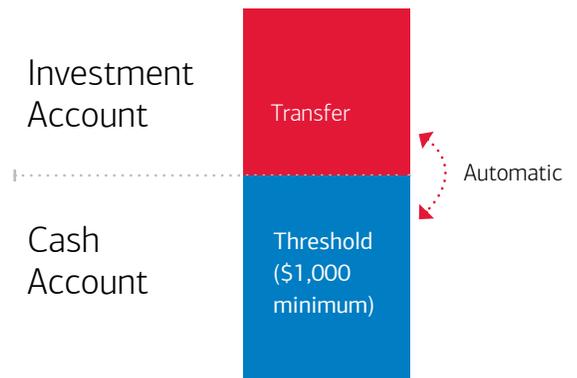
*Note: When selecting investment funds for your HSA, you'll want to take into consideration your overall portfolio strategy in other longer-term investments such as a 401(k) plan or IRA to ensure you are aligned with your financial goals and priorities.*

# \$273K

Did you know a 65-year old couple could need \$273,000 for health care expenses in retirement?<sup>2</sup> Using the investment feature of your HSA allows your balance to grow in mutual funds similar to your 401(k). In retirement you can make tax-free withdrawals from your HSA to pay for eligible medical expenses, potentially saving you thousands of dollars in taxes.<sup>3</sup>

### How does the investment feature work?

Establish your cash threshold – this is the amount you want to always have in your cash account. Then, whenever you contribute to or withdraw from the cash account, money will automatically be transferred between your cash and investment accounts to maintain the cash threshold that you have selected.



### Not sure how much to set as your threshold?

Here are some suggestions to help you determine how much to set.



\$1,000, the minimum threshold amount required to invest.



The annual deductible for your health insurance plan.



Estimated amount of money that you plan to pay out of pocket this year.

*Note: No matter what amount you choose, be sure to keep enough funds in your cash account to cover health care expenses for the near future and to cover any potential market downturns, since market fluctuations could lower your investment balance.*

### Haven't set up investments yet?

Watch this video to learn how >>  
<https://go.bofa.com/Investments>



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1 About Tax Benefits: You can receive tax-free distributions from your HSA to pay or be reimbursed for qualified medical expenses you incur after you establish the HSA. If you receive distributions for other reasons, the amount you withdraw will be subject to income tax and may be subject to an additional 20% tax. Any interest or earnings on the assets in the account are tax-free. You may be able to claim a tax deduction for contributions you, or someone other than your employer, make to your HSA. Certain limits may apply to employees who are considered highly compensated key employees. Bank of America recommends you contact qualified tax or legal counsel before establishing an HSA. 2 Employee Benefits Research Institute, December 2017. A 65-year-old couple, both with median drug expenses would need \$273,000 to have a 90% chance of having enough money to cover health care expenses (excluding long-term care) in retirement. Savings Needed for Medigap Premiums, Medicare Part B Premiums, Medicare Part D Premiums and Out-of-Pocket Drug Expenses for Retirement at age 65 in 2017. A 65-year-old man would need \$131,000 or a 65-year-old woman would need \$147,000 to have to have a 90% chance of having enough money to cover health care expenses (excluding long-term care) in retirement. Savings Needed for Medigap Premiums, Medicare Part B Premiums, Medicare Part D Premiums and Out-of-Pocket Drug Expenses for Retirement at age 65 in 2017. 3 Withdrawals for non-qualified health care expenses are subject to income tax.

Neither Bank of America nor any of its affiliates provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

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Investments in mutual funds:

<b>ARE NOT FDIC INSURED</b>	<b>ARE NOT BANK ISSUED OR GUARANTEED</b>	<b>MAY LOSE VALUE</b>
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