Sweeten your retirement

Invest your HSA to boost your savings

Much more than a healthcare spending account, a Wells Fargo Health Savings Account (HSA) can also be an important part of your retirement planning. See how you can invest your HSA to sweeten your retirement savings.

Invest today, feel confident tomorrow

Did you know the average retired couple needs about $250,000 for healthcare expenses? Prepare for those expenses by investing the money in your HSA. You don’t pay taxes on the interest or investment income you earn, helping you save even more!

Your money, your way

Your HSA is like an IRA for healthcare expenses with one big difference. You can use your funds anytime — now or 30 years from now — even if you invest them.

Here’s how it works:

Let’s say you contribute $3,000 a year. You invest your funds and get a 6% annual average rate of return.

- After 10 years, the $30,000 you’ve contributed could grow to over $43,000.
- After 20 years, your $60,000 could grow to over $120,000.
- And after 30 years, your $90,000 could more than double to over $250,000!

Think how much you could save if you contributed the maximum amount each year! See this year’s contribution limits at wellsfargo.com/hsalimits.

Watch the video at wellsfargo.com/hsaretirement
Start growing your funds today

1 Choose your investments

You can invest your HSA dollars in a wide range of mutual funds. Find funds that fit your investing goals and style. Plus, there are no investment transaction fees or loads.¹

You’ll need at least $2,000 in your account to start investing, but you don’t have to wait to choose your funds.

Visit wellsfargo.com/hsainvesting to learn about your options today.

2 Activate your account

You can activate your investments at any time. Once you do, anything over $2,000 will be invested.

To activate your account:
• Sign on to Wells Fargo Online® at wellsfargo.com.
• From the Account Summary screen, select your HSA.
• At the top of the page, select the HSA Investments tab.
• Click the Activate HSA Investment Account button.

3 Set up your investments

After your account is activated, set up the percent you’d like to invest in the mutual funds you’ve chosen.

To set up your investments:
• Sign on to wellsfargo.com.
• From the Account Summary screen, select your HSA.
• At the top of the page, select the HSA Investments tab.
• Click the Manage HSA Investments button.
• Select the Actions & Investments tab.
• Click Change Investments and Elections and follow the instructions.

New to investing? Talk to experienced professionals at 1-866-884-7374.

It will take about a day for your account to activate.

If you need the money you’ve invested for qualified expenses, just transfer it back to your deposit account.

We’re here to help

Visit wellsfargo.com/hsa.

Call Wells Fargo HSA Customer Service at 1-866-884-7374, Monday through Friday, 7:00 a.m. to 8:00 p.m., Central Time.

INVESTMENTS PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

¹ Individual situations may vary. Source: Center for Retirement Research at Boston College.

² This example is for illustrative purposes only. Individual situations may vary. All examples assume HSA-qualified health plan coverage. The Wells Fargo HSA requires a $2,000 minimum deposit account balance to invest which is subtracted from the first year investment in these examples. HSA investment income is based on a hypothetical annual rate of return of 6% with the HSA contribution amount saved for future use and compounded annually until retirement. This example is not intended to imply or guarantee a specific investment return. Investment earnings will depend upon investment selection and length of investment time. HSA balance at retirement includes total annual HSA contributions saved for future use plus HSA investment income until age 65.

³ Review your fund prospectus for complete information on fees.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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