



Investing using your Health Savings Account

Invest dollars in the market today to be ready to cover out-of-pocket healthcare costs tomorrow – keeping you, your family, and your budget healthy. A true win-win-win.

Cover your out-of-pocket medical costs with a KeyBank Health Savings Account (HSA) and begin investing that money on your own or with guidance from Key Investment Services.

Why open a KeyBank Health Savings Account?

Triple tax advantages

HSA contributions are pretax and reduce your taxable income. Your earnings grow tax free and withdrawals for eligible medical expenses are tax-free, too.

No dates to worry about

Use the money in your HSA when you need to, without worrying about losing it. The money carries over year after year regardless of employment and whether you use it or not.

Offset insurance coverage expenses

HSAs offset the costs of high deductible insurance plans, and funds can be used to pay for everything from doctor's bills to telehealth visits to some over-the-counter medications.

Prepare for retirement

Take the pressure off your 401(k). Once you meet the investment thresholds, you can use your HSA to invest in mutual funds, or in ETFs, and can even have the support of an advisor.

Two simple options to get started today, regardless of your experience level in investing.



1. Self-managed investing (unsolicited trades)

This option allows you a simple, easy-to-use way to manage investments in your account, following your own strategy.

What you'll need:

Must keep \$2,500 in HSA checking account and have a minimum of \$1,000 to start investing.



2. Managed with advisor support (solicited/advisor-led trades)

Our seasoned professionals at Key Investment Services assist you with forming a portfolio strategy and executing trades based on your goals.

What you'll need:

Must keep \$6,000 in HSA checking account and have a minimum of \$1,000 to start investing.

Both options allow for tracking, updates and online trading through your online banking portal. It's all part of a seamless experience that both empowers you as an investor and inspires the peace of mind that allows you to get back to your life.

For more information or to schedule an appointment, visit key.com/kis or contact your financial advisor.

Key Investment Services



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