

Chard Snyder

## Health Savings Brokerage Account

Health Savings Accounts (HSA) are an ideal tax-advantaged savings tool for both short-term healthcare expenses and long-term retirement needs. Savvy investors can pair their HSA with a Health Savings Brokerage Account (HSBA) for more targeted, strategic investment of their HSA dollars for retirement savings.

### Who Would Benefit From a HSBA

A Health Savings Brokerage Account (HSBA) is a self-directed individual brokerage account designed to complement a Health Savings Account. The HSBA provides plan participants greater access to thousands of additional investment choices. Knowledgeable investors who seek more flexibility, increased diversification, and a greater role in managing their HSA funds would benefit from a HSBA. Employers can also benefit, as offering a HSBA with your benefits package can be an effective aid in attracting and retaining top talent.

### What a HSBA Provides

HSBA participants receive access to:

- Easy online enrollment into a Charles Schwab individual brokerage account through partnership with Healthcare Bank
- Investment choices from HSA-eligible mutual funds, stocks, bonds, exchange-traded funds, fixed-income investments, and money market funds
- More than 8,500 mutual funds from over 630 well-known fund families to invest HSA dollars into
- Integrated online portal for 24/7 account management
- Ability to view balance and transaction details and personally manage HSA investments, including transfers, trading, and portfolio allocation monitoring
- Fund research and investment guidance tools
- Monthly account statements, trade confirmations, and regulatory materials sent via mail or online paperless option



### Personal Support for Your Employees

HSA participants who open a HSBA receive guidance and support from Charles Schwab to learn and select investments, including:

- Powerful proprietary online research tools
- Equity, mutual fund, exchange-traded fund, and fixed income screener tools
- Knowledgeable Charles Schwab HSBA Contact Center representatives



833.212.1988 [www.chard-snyder.com](http://www.chard-snyder.com)

*One trade must occur prior to allowing enrollment in a HSBA. Participant fees may apply. Investment thresholds apply.*



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