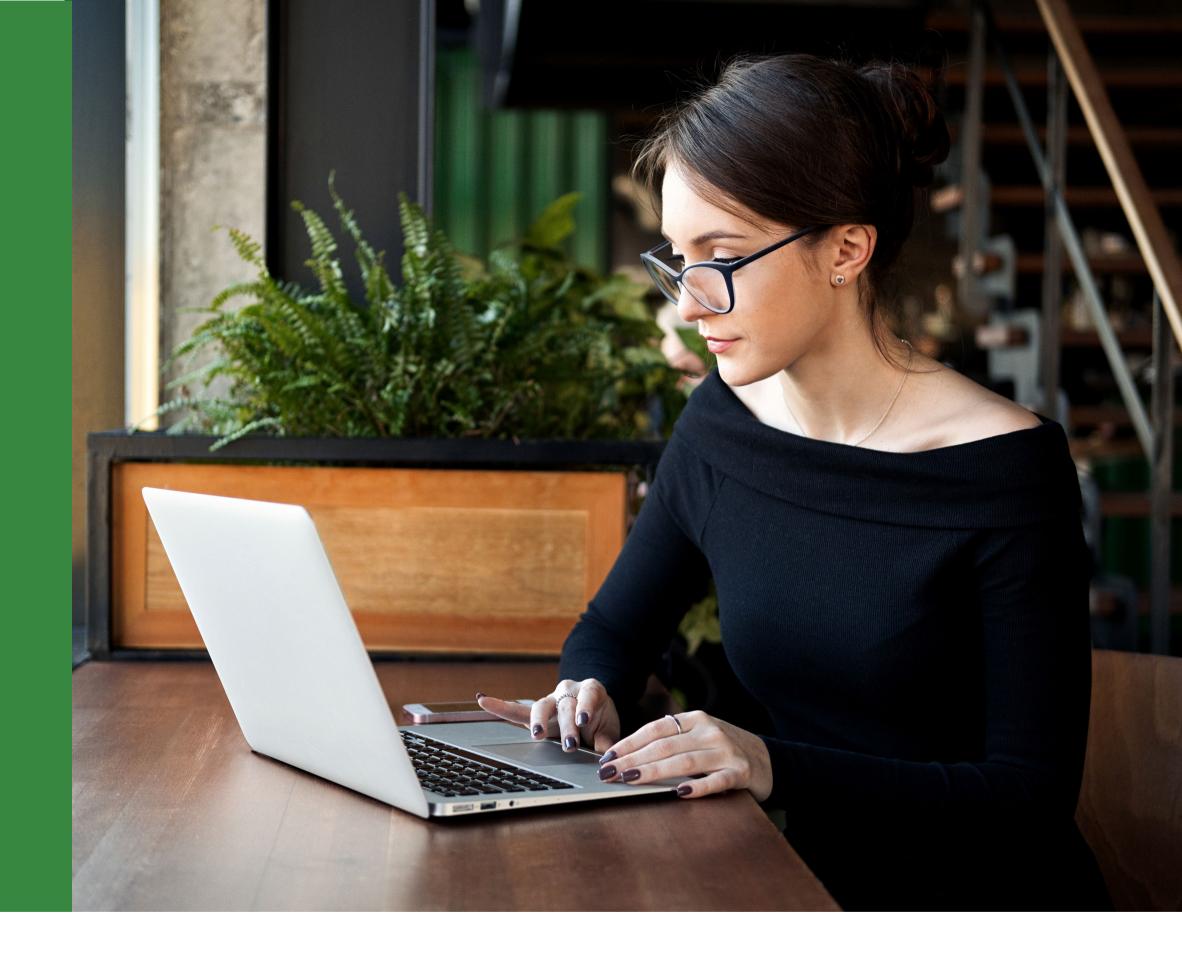


Help make your HSA funds work harder for you.

Investing some of the money in your Health Savings Account can really help down the road. You can decide how much to keep in cash to spend on qualified medical expenses today, and can invest the rest for the future. There are no minimums or fees¹, and any potential growth is tax free².



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Investing involves risk, including risk of loss.

¹There may be funds that require a minimum amount to invest, but Fidelity does not require a minimum to start investing. Account transaction fees refers to fees for account features such as account opening, funds transfer, debit cards, excess contributions, etc. and does not include recordkeeping fees, which may be charged to employers. Employers may choose to pass recordkeeping fees on to employees.

²With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. See your tax professional for more information on the state tax implications of HSAs.

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