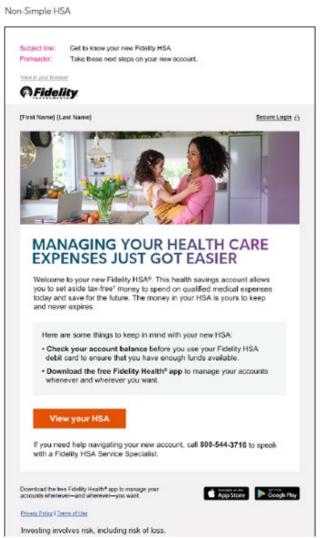
Touch 1: Welcome & next steps

Sent upon HSA opening



Simple HSA

Subject line: Activate your new Fidelity HSA Preheader: Take these next steps on your new account.

View in your browser

(First Name) (Last Name)

Secure Login 🖯



MANAGING YOUR HEALTH CARE EXPENSES JUST GOT EASIER

Welcome to your new Fidelity HSA*. This health savings account allows you to set aside tax-free' money to spend on qualified medical expenses today and save for the future. The money in your HSA is yours to keep and never expires.

You have one important step left to get full access—activating your account. Activating your HSA is easy and takes less than a minute.

Activate HSA

Here are some things to keep in mind with your new HSA:

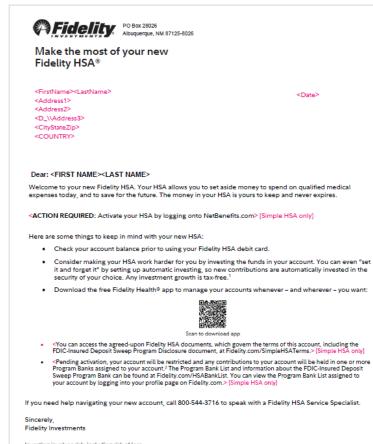
- Check your account balance before you use your Fidelity HSA debit card to ensure that you have enough funds available.
- Download the free Fidelity Health® app to manage your accounts whenever and wherever you want.

If you need help navigating your new account, call 800-544-3716 to speak with a Fidelity HSA Service Specialist.

You can access the agreed-upon Fidelity HSA documents <u>here</u>, which govern the terms of this account, including the FDIC-insured Deposit Sweep Program disclosure document.

Pending activation, your account will be restricted and any contributions to your account will be held in one or more Program Banks assigned to your account.² The Program Bank List and Information about the FDIC-hsured Deposit Sweep Program Bank can be found here. You can view the Program Bank List assigned to your account by logging into your perfile page on Fidelity.com.

Print backup



Investing involves risk, including risk of loss

¹ With 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 tax implications of HSAs.

² Fidelity is not responsible for any losses or damages (including, but not limited to, lost opportunities), which may result if an account is restricted or closed.

818404.4.0 Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917 3.XXXXXXXXX-LTR100

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Touch 2: Making the most of your HSA

Sent 2 weeks after T1

Simple HSA



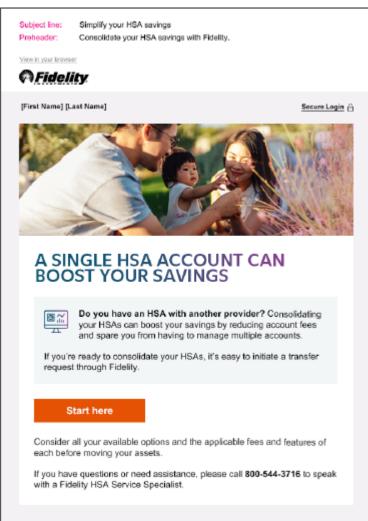
Non-Simple HSA



Touch 3: Transfer of Assets Initiation

Sent 2 weeks after T2

ALL OPTED-IN



Download the free Fidelity Health* app to manage your accounts whenever—and wherever—you want.



Touches 4 & 5: Simple HSA Activation

Sent 4 weeks after T2 & again 4 weeks later if account is not activated

Simple HSA Only

