Subject: Take advantage of the HSA benefit of potential growth
Preheader: Investing some or all of your HSA money can help you pay for health care in the future.

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Your HSA funds can potentially grow.

The end of the year is the perfect time to make the most of your health savings account (HSA) benefits. Investing some of your HSA savings can help you prepare for future health care needs, and take advantage of tax benefits and HSA offers. Since HSA funds never expire, the money you save and invest today can continue working for you well into the future.

Explore HSA investing

Here are a few things to know about investing your HSA:

- **Growth potential:** By investing your HSA money, you can potentially grow your savings to help pay for future qualified medical expenses.
- **Flexibility:** You decide how much of your HSA balance to keep and use for current health care needs, and how much to invest for the future.
- **No account fees[1] or investing minimums:[2]** Every penny of your contributions goes toward your health care spending, today and tomorrow.

Explore your investment options, including the **Fidelity HSA® Funds to Consider[3]** list, and adjust the amounts at any time.

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Investing involves risk, including risk of loss.

1. 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.

2. There may be mutual funds or other investments that require a minimum amount to invest, but Fidelity does not require a minimum to start investing.

3. In identifying investment options to include in the Fidelity HSA Funds to Consider, Fidelity only considered Fidelity open-end mutual funds and open-end mutual funds offered by a limited universe of third-party fund companies that participate in an exclusive marketing, engagement and analytics program with Fidelity for which they pay Fidelity an annual fee. The only third-party fund companies whose funds were eligible for this program were companies that generally have a track record of generating the strongest customer demand for their products from across Fidelity's customer channels and have been paying Fidelity a sufficient level of compensation for the shareholder servicing performed by Fidelity.

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