

# ACCELERATE YOUR HEALTH SAVINGS

Maximize your HSA  
contributions and capitalize  
on these incredible benefits.

## Reduce your tax bill

Contributions to your HSA are tax-deductible.<sup>1</sup> And you can enjoy tax-free account growth, too. Plus, take advantage of tax-free distribution when you pay for qualified medical expenses.

## Invest for retirement

The average couple needs \$301,000 just to cover out-of-pocket medical expenses in retirement.<sup>2</sup> Make your HSA the centerpiece of your retirement savings strategy by investing your funds. Investing HSA funds<sup>3</sup> gives you the potential to build your healthcare nest egg for retirement.

## Gain financial flexibility

At the end of the year, unused funds in your HSA automatically roll over to the next year, with no expiration date. Whether you need the money tomorrow or 50 years from now, your HSA dollars will be there for you.

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Questions? We're here for you 24/7.

866.346.5800 | [my.HealthEquity.com](https://my.HealthEquity.com)

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<sup>1</sup>HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

<sup>2</sup>The average American couple will need \$301,000 to have a 90% chance of having enough money to cover out-of-pocket healthcare costs in retirement, based on median prescription drug expenses. Source: Employee Benefit Research Institute (<https://www.ebri.org/content/savings-medicare-beneficiaries-need-for-health-expenses-in-2019>).

<sup>3</sup>Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, nor guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

HealthEquity does not provide legal, tax, or financial advice.

