

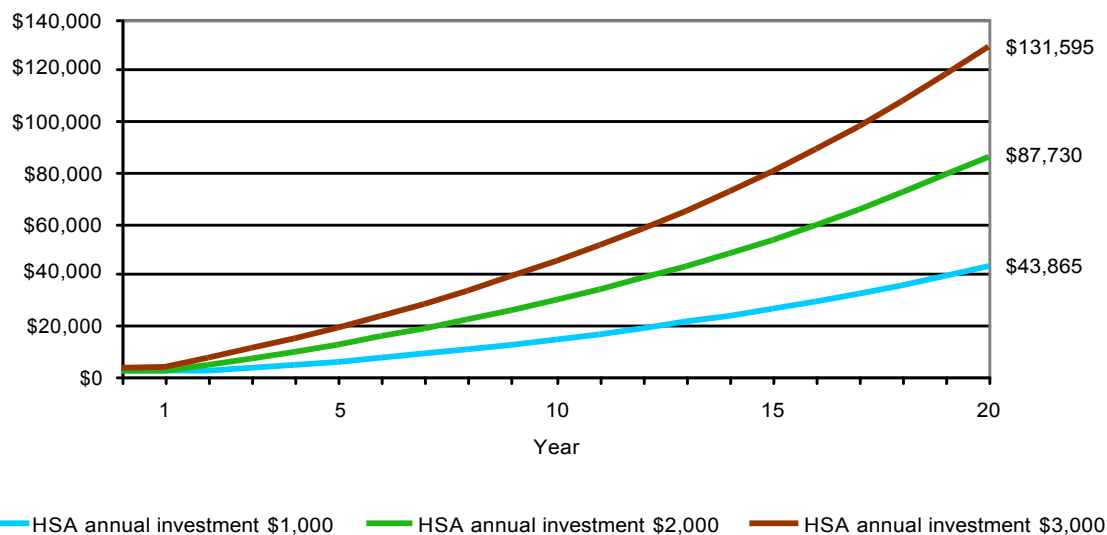


A HEALTH SAVINGS ACCOUNT (HSA)

can be a great way to invest for your current and future health care expenses.

You can plan ahead for health care costs by contributing to an HSA, which is considered to be one of the most tax-efficient ways to pay for qualified medical expenses today and in retirement. What you don't use you can save from year to year, and if you invest all or some of the money in your account, you won't be taxed on any earnings.

Investing **\$3,000** of unused HSA money per year for 20 years, for example, could help take the sting out of health care costs in retirement.



This hypothetical example is illustrative and doesn't represent the performance of any security in a Fidelity HSA. Assumes the investor receives 7% investment growth. Actual net returns will be based on the investor's investment choices within the Fidelity HSA. This example does not account for the effect of interest, dividends, and taxes. Systematic investing does not ensure a profit and does not protect against loss in a declining market. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The assumed rate of return used in this example is not guaranteed. Investments that have potential for a 7% annual rate of return also come with risk of loss.

Investing involves risk, including risk of loss.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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