Fidelity INVESTMENTS

Health savings accounts

HSAs let you save money on taxes in 3 ways



Goes in tax-free

Money you save from your paycheck goes into your health savings account (HSA) tax-free[1] and lowers your taxable income.

For example:[2]

If you contribute before taxes:	$3,000
Your take-home pay is reduced by:	$2,110
Your estimated potential tax savings:	**$890**

Is used tax-free

Use those pre-tax savings for qualified medical expenses, and there's no tax on those withdrawals.

Grows tax-free

What you don't use can be saved from year to year. If you invest any extra savings in your account, you won't be taxed on those earnings.

Ready to get started?

Call a Fidelity HSA service specialist at **800-544-3716.**

Visit **Fidelity.com/healthsavingsaccount**.

Text **"HSA"** to **343-898** to get a mobile reminder.

Investing involves risk, including risk of loss.

1. With respect to federal income and payroll tax only. Contributions, earnings, and distributions may or may not be subject to state taxation. See a tax professional for more information on the state tax implications.
2. Estimated annual after-tax cost assumes a single taxpayer in the 22% federal income tax bracket, with a 7.65% payroll tax and no state taxes incurred. Your actual tax savings may be more or less than the estimate shown depending on your taxable federal and state income, deductions, and filing status. Potential changes to federal and/or state tax rates may affect tax savings in future years.

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.

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