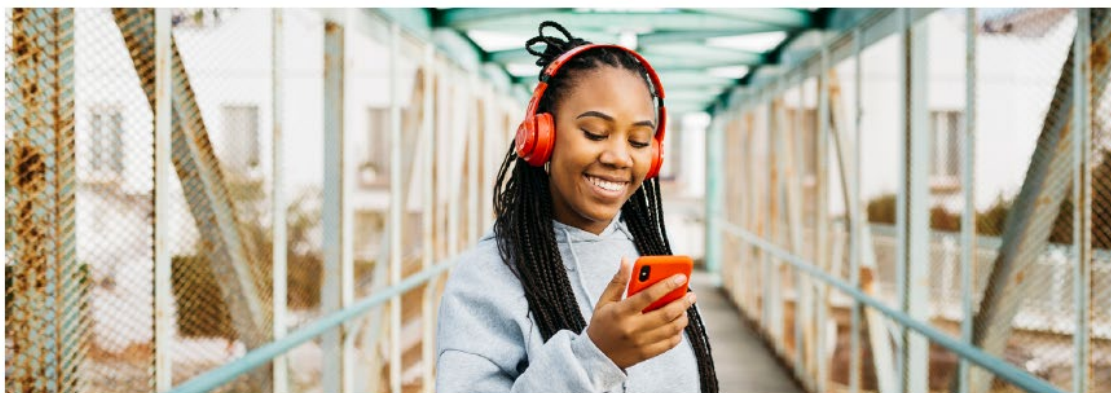


Subject line: Remember, you don't lose your HSA funds at end of year

Preheader: Your HSA balance carries over



HSA balance never expires. It's yours to keep for today and for the future.

You've done a great job setting aside HSA funds. So, it's well deserved. Now you can grow your balance, and even invest some of that money, and carry over your balance at the end of year.

Put your money to work.

Investing with a Fidelity HSA® is a great way to plan for health care costs:

- **Keep some; invest the rest**—Hold onto some cash for qualified medical expenses then invest the remainder for your future.
- **Invest your way**—Choose how much and which investments to make. Explore your investment options, including our *Fidelity HSA® Funds to Consider list*.
- **Set-up automatic investing**—Just set it and your contribution will be invested. Plus, any investment growth is tax-free*.

[Get started investing now.](#)

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Investing involves risk, including risk of loss.

*With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation.

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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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