### **Retirement**

### Newsletter

***Potential newsletter titles:***

**Retirement health, retirement wealth**

**Your HSA is an ideal retirement savings tool**

**USE YOUR HSA TO SAVE FOR RETIREMENT**

The average American couple will need $301,000 to cover out-of-pocket medical expenses in retirement.1 Your HSA can help you be ready.

**How it works**

Your HSA empowers you to save pre-tax2 dollars for medical expenses down the road. You can even invest your HSA funds to help grow your nest egg.2 The best part: HSA earnings grow tax free. And you never pay taxes on distributions for qualified medical expenses.

**Be retirement ready**

Members who are 55 and older can make an additional catch-up contribution of $1,000 on top of standard IRS contribution limits—a valuable opportunity to save more.

Questions? We’re here for you 24/7.

866.346.5800 | my.HealthEquity.com

1The 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>).

2 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-deductible with very few exceptions. Please consult a tax advisor regarding your state’s specific rules.

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