### **Invest now, play later**

### Newsletter

**THE POWER OF HSA INVESTING**

You’re saving money in your HSA to pay for qualified medical expenses now and in the future. But don’t let your money just sit there. Consider investing your HSA.1 As with a 401(k), HSA earnings grow tax-free.

All you need is [$threshold amount] in your account to get started.

**HSA investing perks:**

* **You have choices**

HealthEquity offers a variety of investments and funds based on your risk preferences. It takes just a few minutes to start investing your HSA.

* **You can still access your funds to pay for qualified medical expenses**

If an unexpected medical expense arises, you can sell investments and access the money in your cash account within five business days.

* **In retirement, you can use HSA dollars for non-medical expenses**

Once you reach age 65, you won’t be penalized for using your HSA funds on non-medical expenses.2 Instead, you’ll just pay applicable taxes, as you would with your 401(k).

**Maximize your savings opportunities and invest your HSA today.** **Visit my.HealthEquity.com.**

1Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or 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.

2After age 65, if you withdraw funds for any purpose other than qualified medical expenses, you will be subject to income taxes. Funds withdrawn for qualified medical expenses will remain tax-free.

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