

INVEST IN YOUR HEALTHCARE

Use your HSA to build the ultimate retirement nest egg.

When you invest your HSA, you'll have the potential to grow your nest egg beyond what your 401(k) can do.¹ In fact, your HSA has advantages that your 401(k) doesn't.



Each dollar you invest in your HSA has the potential for tax-advantaged² growth.

Spend just like a 401(k)

After age 65, you can take HSA distributions for any expense—just like you can with a 401(k). You'll just pay ordinary income taxes. Of course, if you use your HSA for qualified medical expenses, you never pay taxes on the distribution.³

HSA catch-up contributions

Your HSA is a powerful tool to help you catch up if you're behind on retirement savings. If you're 55 or older, you can contribute \$1,000 annually beyond IRS standard limits.

HSA vs. 401(K)

	Health Savings Account	401(k)
Contributions	100% tax-deductible	FICA taxed
Earnings	Tax-free	Tax-deferred
Distribution for qualified medical expenses	Tax-free	Taxed as ordinary income
Distribution for regular expenses	Taxed as ordinary income	Taxed as ordinary income
Required minimum distributions	No	Yes

Questions? We're here for you 24/7.
866.346.5800 | 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.

²HSAs 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.

³You may contribute up to age 65. After age 65, you may withdraw funds penalty-free for any purpose, subject to income taxes. Funds withdrawn for qualified medical expenses will remain tax-free.

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