### **Investing 101**

### Newsletter

***Potential titles:***

**Consider investing your HSA**

**Put your HSA to work by investing**

**Make your HSA work harder**

Consider investing your HSA to potentially accelerate your health savings.1 When you invest your HSA in low-cost index or mutual funds, your money has the chance to work much harder for you.

**Enjoy tax-free2 growth**

HSA earnings are never taxed as long as you take distributions for qualified medical expenses.

**Gain incredible flexibility**

Access HSA dollars anytime to pay for qualified medical expenses. Need some of the money that you’ve invested? You can always convert HSA investments back to HSA cash penalty-free.

Find out more at 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.

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