

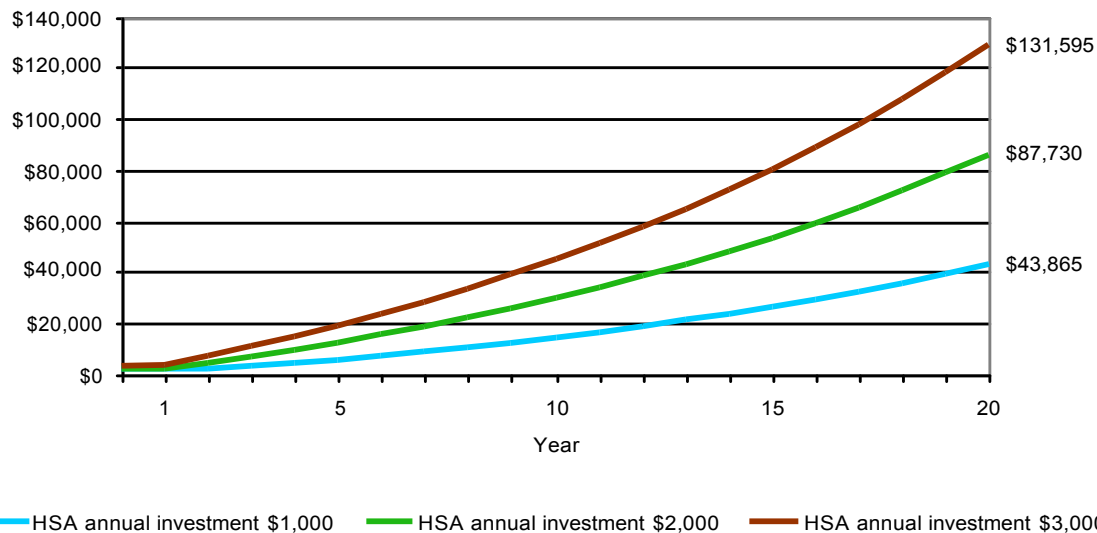


## A HEALTH SAVINGS ACCOUNT (HSA)

can be a great way to invest for your current and future health care expenses.

Fidelity estimates that a couple retiring today at age 65 will spend an average of \$295,000 in out-of-pocket medical costs.\* But you can plan ahead by contributing to an HSA, which is considered to be one of the most tax-efficient ways to pay for qualified medical expenses today and in retirement. What you don't use you can save from year to year, and if you invest any extra savings in your account, you won't be taxed on those earnings.

Investing **\$3,000** of unused HSA money per year for 20 years, for example, could help take the sting out of health care costs in retirement.



This hypothetical example is illustrative and doesn't represent the performance of any security in a Fidelity HSA. Assumes the investor receives 7% investment growth. Actual net returns will be based on the investor's investment choices within the Fidelity HSA. This example does not account for the effect of interest, dividends, and taxes. Systematic investing does not ensure a profit and does not protect against loss in a declining market. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The assumed rate of return used in this example is not guaranteed. Investments that have potential for a 7% annual rate of return also come with risk of loss.

Investing involves risk, including risk of loss.

\*Estimate based on a hypothetical couple retiring in 2020, 65 years old, with life expectancies that align with Society of Actuaries' RP-2014 Healthy Annuitant rates with Mortality Improvements Scale MP-2016. Actual assets needed may be more or less depending on actual health status, area of residence, and longevity. Estimate is net of taxes. The Fidelity Retiree Health Care Cost Estimate assumes individuals do not have employer-provided retiree health care coverage, but do qualify for the federal government's insurance program, Original Medicare. The calculation takes into account cost-sharing provisions (such as deductibles and coinsurance) associated with Medicare Part A and Part B (inpatient and outpatient medical insurance). It also considers Medicare Part D (prescription drug coverage) premiums and out-of-pocket costs, as well as certain services excluded by Original Medicare. The estimate does not include other health-related expenses, such as over-the-counter medications, most dental services, and long-term care.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.