

Both New & Current HSA Members:

Investing Your HSA

You can invest some or all of your HSA money for potential tax-free growth.

1 STEP 1

Click the “Investing” tab.

2 STEP 2

Under the “What can I invest in” section, choose whether you would like to **invest in a mutual fund lineup selected by Fidelity** or **choose your own fund lineup**.

If you would like to automatically invest your payroll contributions, click “**Set up Automatic Investments.**”

LAZARD

MENU LAZARD Payroll Planning Profile Search Log Out

Health Savings Account (HSA) [View your HSA on Fidelity.com](#)

Account Number: Connected **1** Health Plan [Update Personal Info](#) [Update Beneficiaries](#)

Summary Contributing Paying **Investing** Tax Information

OVERVIEW EDUCATION REPORTS

Total account value: AS OF NOV-15-2021 11:40 AM ET Cash available to trade: Invested balance:

You can invest some or all of your HSA money for potential tax-free growth. Plus with Fidelity, there are zero account transaction fees¹ and no investment minimums to start!²

Why invest my HSA?
Investing your HSA money can help your savings grow over time, and any growth is tax-free³. It's a great way to help take the sting out of future health care costs, including through retirement.
[Get more HSA education](#)

What if I have a sudden expense?
You can use the money in your HSA's cash balance, or you could sell your investments anytime and have that money to spend within a few business days. If you're not sure how much you want to keep in your cash balance, we can help you choose a cash target amount.
[Help me choose a cash target amount](#)

What can I invest in?

Fidelity HSA® Funds to Consider
This mutual fund lineup is selected by Fidelity for HSA investors to consider. All funds in the lineup have a zero minimum investment and no transaction fees.
[Invest in the lineup](#)

All investment options
Your HSA investing choices include more than 10,000 mutual funds, individual stocks and bonds, Treasuries, CDs, options, and ETFs. [Read more about your investment options](#)
[Invest now](#)

2

Invest your payroll contributions automatically
Set up automatic investments to send some or all of your future contributions into mutual funds. Also, set or change your investment trigger.
[Set up Automatic Investments](#)

Both New & Current HSA Members:

Investing Your HSA

If you clicked **“Invest in the lineup”** or **“Invest now,”** you will be redirected to Fidelity.com to make a one-time investment trade.

Please be aware that while there is no minimum to invest in the Fidelity HSA account there are some mutual funds that do have investment minimums.

QUESTIONS?

You can always call Fidelity for help at **800-544-3716** or use the Virtual Assistant to ask questions about Fidelity’s services or products.

The screenshot displays the Fidelity trading platform interface. At the top, there's a green navigation bar with the Fidelity logo and links for Customer Service, Profile, Open an Account, Virtual Assistant, and Log Out. Below this is a secondary navigation bar with tabs for Accounts & Trade, Planning & Advice, News & Research, Investment Products, and Why Fidelity. The main content area is titled 'Trade' and includes a note about fractional shares trading. It features a dropdown menu for 'TRADE' (currently set to 'Stocks/ETFs') and a 'Select an Account' dropdown. A search bar for 'Symbol' is present. Below these are buttons for 'Buy', 'Sell', 'Shares' (selected), and 'Dollars'. There are also input fields for 'Share Amount', 'Market', and 'Limit'. A 'View Expanded Ticket' link is visible. The 'Estimated order value, including commission:' section shows '--'. A 'Preview Order' button is at the bottom. The footer contains a disclaimer about performance data, the Fidelity logo, and copyright information for FMR LLC.

Both New & Current HSA Members:

Investing Your HSA

If you clicked **"Set up Automatic Investments,"** you will be redirected to the Fidelity® HSA Investing page.

3 STEP 3

If you would like to invest your HSA contributions, select **"Yes."**

4 STEP 4

If you would like to set your investment trigger amount, select **"Yes"** and enter an amount.

5 STEP 5

Click **"Continue."**

The screenshot shows the Fidelity HSA Investing setup page. The header is green with 'Fidelity' and 'HSA Investing' text. The main content area is white with a green bar at the top containing the text 'Let's start with the basics'.

Step 3: 'What is the source of this money?' with a dropdown menu showing 'From Payroll direct deposit'.

Step 4: 'Where will the money be transferred?' with a dropdown menu showing 'To Health Savings Account' and sub-options: 'Total account value', 'Cash Available to Trade', and 'Invested balance'.

Step 5: 'Would you like to automatically invest your future HSA contributions?' with radio buttons for 'Automatically invest?' (Yes, No). The 'Yes' option is selected.

Below Step 5, there is a section titled 'Do you want to set an investment trigger?' with a sub-header 'An investment trigger helps you keep some cash in your HSA account balance while you invest the rest. Here's how it works:'. It lists two bullet points: 'As long as your HSA cash balance (core) is above your investment trigger, we'll automatically direct incoming HSA contributions into the investments you select.' and 'If your cash balance falls below that level, we'll pause automatic investing until it goes back up.' Below this, it says 'If you don't set an investment trigger and you have elected to have your future HSA contributions automatically invested, we'll direct all incoming contributions into the investments you select.' There are two radio buttons: 'Set an investment trigger?' (Yes, No). The 'Yes' option is selected, and a text input field shows '\$X,XXX.XX'.

At the bottom, there is a section titled 'Not sure what your investment trigger should be?' with a sub-header 'You could set an investment trigger that equals your deductible, your out-of-pocket max, or an estimate of your upcoming health care costs based on what you spent last year.' It lists three options: 'Your deductible: \$X,XXX.XX', 'Out of pocket max: \$X,XXX.XX', and 'Where you can find these numbers See what other people have spent'.

At the bottom right, there is a 'Continue' button and an 'Exit' link.

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Investing Your HSA

6 STEP 6

Click **“Add new funds”** to add and allocate your funds.

QUESTIONS?

You can always call Fidelity for help at **800-544-3716** or use the Virtual Assistant to ask questions about Fidelity’s services or products.

Fidelity | HSA Investing

Next, make your investment choices.

Select funds and allocate

You can choose funds you already own, or add new funds. Only mutual funds are available for automatic investing. You can choose from the streamlined list of Fidelity HSA® Funds to Consider or choose from the variety of mutual funds on the brokerage platform. Once you select your fund(s), you will be able to allocate to them - a minimum of 1% to up to 15 funds. Your total allocations should equal 100%.

HEALTH SAVINGS ACCOUNT

Cash balance (core):

Invested balance:

AS OF NOV-15-2021 11:52 AM ET

Symbol	Current value	Current allocation	New allocation
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Eligible Investments

Add new funds

6

You currently do not own any investments. Click Add new funds above to get started.

Exit

Back

Continue

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

Click on the name of the investment for additional important information, including performance, investment objective, risk, fees and expense ratio information. For more information on fees, read about understanding Fidelity's FundsNetwork® fees.

Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Fidelity

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Investing Your HSA

Select the mutual funds for your Health Savings Account. **Check the box** next to “Show additional eligible funds” to view all eligible mutual funds.

Click **“Continue.”**

Select mutual funds for your health savings account

The mutual funds below make up the Fidelity HSA® Funds to Consider. They do not require a minimum investment and have been chosen by Fidelity specifically for investing your HSA. Select Show all eligible funds to see all mutual funds with an investment minimum that's less than the amount of cash you have available to invest. You can choose up to 15 funds for allocation of your HSA investments.

☐

Show additional eligible funds*

7

24 search results

AS OF NOV-2021 11:56 AM ET

🔍 Cash available to trade: \$7,500.00

Fund Name	Morningstar [†]			Performance [†]				
	Category	Expenses [‡]	Overall rating [•]	YTD [§]	1 yr	3 yr	5 yr	10 yr
<input checked="" type="checkbox"/> ICITEX	Technology	<div> <div>LOW</div> <div>AVG</div> <div>HIGH</div> </div>	★★★★★ 9,999 Rated	17.35%	19.22%	7.98%	11.11%	5.89%
<input checked="" type="checkbox"/> ICON Information Technology Fund								
<input checked="" type="checkbox"/> MSEXG	Large Growth	<div> <div>LOW</div> <div>AVG</div> <div>HIGH</div> </div>	★★★★★ 9,999 Rated	0.98%	38.82%	17.36%	44.62%	31.01%
<input checked="" type="checkbox"/> Morgan Stanley Institutional Fund, Inc.								
<input type="checkbox"/> TRBCX	Financial	<div> <div>LOW</div> <div>AVG</div> <div>HIGH</div> </div>	★★★★☆ 9,999 Rated	35.87%	26.65%	43.43%	43.43%	43.43%
<input type="checkbox"/> T. Rowe Price Blue Chip Growth Fund								
<input type="checkbox"/> WFPAX	Muni National	<div> <div>LOW</div> <div>AVG</div> <div>HIGH</div> </div>	★★★★☆ 9,999 Rated	6.17%	6.04%	8.60%	15.46%	8.98%
<input type="checkbox"/> Wells Fargo Strategic Municipal								

1 | 2 | 3 | 4 | Next

Results per page: 10 | 25

Total selected: **\$0.00**

Continue

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Both New & Current HSA Members:

Investing Your HSA

9 STEP 9

Under the “Newly Added Investments” section, **enter the allocation percentage.**



HELPFUL TIP

This is your allocation total. After adding and allocating your funds, this total should equal 100%.

10 STEP 10

Click “**Continue**” when you have finished adding your funds.

Fidelity | HSA Investing

Next, make your investment choices.

Select funds and allocate

You can choose funds you already own, or add new funds. Only mutual funds are available for automatic investing. You can choose from the streamlined list of Fidelity HSA® Funds to Consider or choose from the variety of mutual funds on the brokerage platform. Once you select your fund(s), you will be able to allocate to them - a minimum of 1% to up to 15 funds. Your total allocations should equal 100%.

HEALTH SAVINGS ACCOUNT

Cash balance (core): Invested balance: AS OF NOV-15-2021 11:58 AM ET

Symbol	Current value	Current allocation	New allocation
<div>Eligible Investments Add new funds</div>			
<div>Newly Added Investments</div>			
<div>ICTEX</div> ICON Information Technology Fund	--	--	<div>9</div> 50 %
<div>MSEGX</div> Morgan Stanley Institutional Fund, Inc.	--	--	50 %

Allocation total 100%

Exit Back Continue

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Fidelity

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Both New & Current HSA Members:

Learn More About Investing Your HSA

Want to learn more about investing your HSA money? Check out the “Education” tab for helpful FAQs, articles, and videos.

1 STEP 1

Click the “Investing” tab.

2 STEP 2

Click the “Education” tab.

LAZARD

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MENU LAZARD Planning Learn Profile Search Log Out

Health Savings Account (HSA)

View your HSA on Fidelity.com

Account Number: Connected to Health Plan Update Personal Info Update Beneficiaries

Summary Contributing Paying **Investing** Tax Information

OVERVIEW **EDUCATION**

Total account value: Cash available to trade: Invested balance:

AS OF NOV-15-2021 12:01 PM ET

Tax benefits of investing your HSA

If you choose to invest some or all of your HSA money, any investment growth or earnings are free of federal income taxes. That means, as long as you use it to pay for qualified medical expenses, you'll never pay taxes on your HSA money.¹

Using your HSA in retirement

Your HSA money is always yours, so investing your HSA can be a great part of your retirement plan. We estimate the average couple retiring in 2020 will spend \$295,000² on health care costs in retirement. HSA investing can help you prepare.

Are there investing options designed specifically to help save for healthcare?

More about investing

- HSAs and your retirement
See how HSAs can be a tax-efficient part of your retirement planning.
- Learn more about how the investment trigger works
Walk through an example of how the investment

Both New & Current HSA Members:

Learn More About Investing Your HSA

3 STEP 3

Scroll down to the **“FAQs about HSAs”** section for more information on HSA Investing, Fidelity HSA® Funds to Consider, and HSA Basics.

FAQs about HSAs

[Expand All](#) | [Collapse All](#)

HSA investing

- [+ How could investing impact how much money I'll have in the future?](#)
- [+ Can I change my HSA investments?](#)
- [+ Can my HSA investments lose money?](#)

Fidelity HSA® Funds to Consider [\(View the lineup\)](#)

- [+ What are the Fidelity HSA® Funds to Consider?](#)
- [+ How are the Fidelity HSA® Funds to Consider selected?](#)
- [+ What are the benefits of Fidelity HSA® Funds to Consider?](#)
- [+ Are the Fidelity HSA® Funds to Consider monitored over time?](#)

HSA basics

- [+ Is an HSA different from a health FSA?](#)
- [+ How could I use my HSA if I don't use it for current medical expenses?](#)
- [+ What are the triple tax advantages associated with an HSA?](#)

Questions? Call a Fidelity HSA service specialist at **800-544-3716**.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

1. With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. Withdrawing HSA money is tax-free when used to pay for qualified medical expenses.

2. 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

Both New & Current HSA Members:

Investment Help

Need help with your investments? Use the Investment Review Tool to help you determine the right investment options for you.

1 STEP 1

Click the “Investing” tab.

2 STEP 2

Click the “Reports” tab.

3 STEP 3

To access the Investment Review Tool, click “Use the tool.”



HELPFUL TIP

For additional assistance, contact a Fidelity HSA service specialist at **800-544-3716**.

The screenshot displays the Lazard Fidelity Health Savings Account (HSA) dashboard. At the top, the Lazard and Fidelity logos are visible. A navigation bar includes a menu icon, the Lazard logo, and links for Payroll, Planning, Profile, a search bar, and Log Out. The main heading is "Health Savings Account (HSA)" with a link to "View your HSA on Fidelity.com". Below this, there's a section for "Account Number:" and "Connected to:" followed by a "1" in a blue circle. Links for "Update Personal Info" and "Update Beneficiaries" are also present. A tabbed interface shows "Summary", "Contributing", "Paying", "Investing" (selected), and "Tax Information". Below the tabs, there's a sub-tab bar with "OVERVIEW", "EDUCATION", and "REPORTS" (selected), with a "2" in a blue circle. The "Total account value:" is shown as "AS OF NOV-15-2021 12:01 PM ET". To the right, "Cash available to trade:" and "Invested balance:" are listed. A message states: "If you've received help on investments for your HSA money, those reports are listed here. Reports stay on-file for 30 days and are removed automatically afterward. You have no reports available." Below this, a message says: "Our Investment Review Tool can help you determine the right options for you. Use the tool to generate a new report." A blue button labeled "Use the tool" is shown, with a "3" in a blue circle. At the bottom, a lightbulb icon is next to the text: "Questions? Call a Fidelity HSA service specialist at 800-544-3716." A disclaimer at the very bottom reads: "Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money."

Both New & Current HSA Members:

Investment Help

4 STEP 4

Once on the Investment Review Tool home page, click **"Get Started"** and follow the prompts.

