

Sweeten your retirement

Invest the money in your HSA to boost your savings

Much more than a healthcare spending account, a Wells Fargo Health Savings Account (HSA) can also be an important part of your retirement planning. See how you can invest your HSA to sweeten your retirement savings.

Invest today, feel confident tomorrow

Did you know the average retired couple needs about \$250,000 for healthcare expenses, including long-term care and Medicare premiums?¹

Prepare for those expenses by investing the money in your HSA. You don't pay taxes on the interest or investment income you earn, helping you save even more!

Your money, your way

Your HSA is like an IRA for healthcare expenses with one big difference. You can use your funds anytime — now or 30 years from now — even if you invest them. And, once you turn 65, your HSA can be used for non-qualified expenses too! You'll just pay income tax.

Here's how it works:²



Let's say you contribute **\$3,000 a year**. You invest your funds and get a 6% annual average rate of return.



After 10 years, the **\$30,000** you've contributed could grow to more than **\$43,000**.



After 20 years, your **\$60,000** could grow to more than **\$120,000**.



And after 30 years, your **\$90,000** could more than double to more than **\$250,000!**

Think how much you could save if you contributed the maximum amount each year! See this year's contribution limits at wellsfargo.com/hsalimits.



Watch the video at wellsfargo.com/hsaretirement

INVESTMENTS PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Together we'll go far



Start growing your balance today

| 1 | Learn about your options | 2 | Activate your account | 3 | Manage your investments |
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| <p>Get started by learning more about your mutual fund options at wellsfargo.com/hsainvesting.</p> | <p>Choose from a variety of funds in each major asset category to create a portfolio that fits your investment time frame, financial goals, and risk tolerance. And keep in mind, there are no investment transaction fees or loads.³</p> | <p>You can activate your investment account at any time by signing on to <i>Wells Fargo Online</i>[®] at wellsfargo.com.</p> | <p>During the activation process you'll be able to:</p> <ul style="list-style-type: none">• Set your target balance — this is the amount that must be in your HSA deposit account before money can be invested. You can set it at \$1,000, \$2,000, or \$3,000.• Select your mutual funds — you'll decide what percentage of your money should go into each fund. | <p>Once you reach your target balance, anything over that amount will automatically be invested in the funds you choose.⁴</p> | <p>At that point, all you have to do is check in as needed to see if you want to make any adjustments.</p> |
|  | <p>New to investing? Get educational information from experienced professionals at 1-866-884-7374.</p> |  | <p>Choose your target balance based on how much you'll need immediate access to for healthcare expenses.</p> |  | <p>If you need the money you've invested for qualified expenses, just transfer it back to your deposit account.</p> |



We're here to help

Visit wellsfargo.com/hsa.

Call Wells Fargo HSA Customer Service at 1-866-884-7374.

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¹ Individual situations may vary. Premiums for a Medicare supplemental policy are not a qualified expense. Long-term care premiums are subject to deduction limits for long-term care insurance premiums. Source: Center for Retirement Research at Boston College.

² This example is for illustrative purposes only. Individual situations may vary. All examples assume HSA-qualified health plan coverage and no distributions. The Wells Fargo HSA requires a minimum deposit account balance to invest. This example uses a \$2,000 target balance, which is subtracted from the first year investment. HSA investment income is based on a hypothetical annual rate of return of 6% with the HSA contribution amount saved for future use and compounded annually until retirement. This example is not intended to imply or guarantee a specific investment return. Investment earnings will depend upon investment selection and length of investment time. HSA balance at retirement includes total annual HSA contributions saved for future use plus HSA investment income until age 65.

³ Review your fund prospectus for complete information on fees.

⁴ Minimum transfer of \$20.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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