

# Niagen Bioscience Expands HSA/FSA Access for Tru Niagen®, the Leading NAD+ Supplement in the U.S.\*

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Qualified Customers may now purchase Tru Niagen at [www.truniagen.com](http://www.truniagen.com) using HSA/FSA funds with a Truemed Letter of Medical Necessity (LMN)

LOS ANGELES--(BUSINESS WIRE)-- **Niagen Bioscience, Inc.** (NASDAQ: NAGE), the global authority on NAD+ (nicotinamide adenine dinucleotide) with a focus on the science of healthy aging, today announces that it has partnered with Truemed to provide qualified customers the option to purchase Tru Niagen®, the number one NAD+ supplement in the United States\*, using Health Savings Account (HSA) and Flexible Spending Account (FSA) funds on its direct-to-consumer website, [www.truniagen.com](http://www.truniagen.com). Qualified customers may use HSA/FSA funds to purchase Tru Niagen with a Truemed Letter of Medical Necessity (LMN) issued by a licensed provider.

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The update expands payment flexibility for consumers seeking science-backed nutritional

support for cellular health, allowing eligible customers to use pre-tax health dollars to purchase Tru Niagen through a streamlined checkout experience powered by Truemed.

“Tru Niagen is the category-defining NAD+ supplement, backed by deep scientific investment and rigorous quality standards,” said Rob Fried, CEO of Niagen Bioscience. “By enabling the spending of HSA and FSA funds on Tru Niagen, we are making Tru Niagen more accessible.”

Tru Niagen features Niagen® (patented nicotinamide riboside, or NR), the most efficient and high-quality NAD+ booster available. A coenzyme vital to cellular health, NAD+ plays a critical role in cellular energy production and DNA repair. Niagen is backed by rigorous quality and scientific standards, supported by more than 40 peer-

reviewed human clinical studies, over 500 published scientific papers, and more than 50 patents worldwide, and is recognized by some of the world's most stringent regulatory bodies.

"Truemed exists to make preventive health tools more financially accessible," said Justin Mares, Co-Founder and CEO of Truemed. "We are excited to help qualified customers use HSA/FSA funds to support their healthspan with Tru Niagen."

## The process is simple

For one-time purchases (pay with HSA/FSA at checkout)

1. Select "Truemed – Pay with HSA/FSA" at checkout and you will be redirected to Truemed.
2. Complete a private health survey and enter your HSA/FSA card (or a credit/debit card, if preferred).
3. If approved, you will receive a Letter of Medical Necessity (LMN) from a licensed provider to support HSA/FSA eligibility for a period of 12 months (if you paid with a credit/debit card, you can submit for reimbursement).

For subscriptions (get reimbursed after purchase):

1. Complete your subscription purchase as usual (do not select HSA/FSA at checkout).
2. Use the link on your confirmation screen or in your email to complete the private health survey.
3. If approved, you will receive an LMN and reimbursement instructions to submit your purchase to your HSA/FSA administrator.

To learn more and shop Tru Niagen with HSA/FSA funds, visit [www.truniagen.com](http://www.truniagen.com) and look for "Shop with HSA/FSA" at checkout. Truemed is for qualified customers. HSA/FSA tax savings vary. Learn more at [truemed.com/disclosures](http://truemed.com/disclosures).

For additional information on the research behind Niagen, visit [www.niagenbioscience.com](http://www.niagenbioscience.com).

## About Niagen Bioscience:

**Niagen Bioscience, Inc.** (NASDAQ: NAGE), formerly ChromaDex Corp., is the global leader in NAD<sup>+</sup> (nicotinamide adenine dinucleotide) science and healthy-aging research. As a trusted pioneer of NAD<sup>+</sup> discoveries, Niagen Bioscience™ is dedicated to advancing healthspan through precision science and innovative NAD<sup>+</sup>-boosting solutions.

The Niagen Bioscience team, composed of world-renowned scientists, works with independent investigators from esteemed universities and research institutions around the globe to uncover the full potential of NAD<sup>+</sup>. A vital coenzyme found in every cell of the human body, NAD<sup>+</sup> declines with age and exposure to everyday lifestyle

stressors. NAD+ depletion is a key contributor to age-related changes in health and vitality.

Distinguished by state-of-the-art laboratories, rigorous scientific and quality protocols, and collaborations with leading research institutions worldwide, Niagen Bioscience sets the gold standard for research, quality, and innovation. There's a better way to age.

At the heart of its clinically proven product portfolio is Niagen<sup>®</sup> (patented nicotinamide riboside, or NR), the most efficient, well-researched, high-quality, and legal NAD+ booster available. Niagen powers the Company's consumer supplement, Tru Niagen<sup>®</sup>, the number one NAD+ boosting oral supplement in the United States\* (available at [www.truniagen.com](http://www.truniagen.com)), and Niagen Plus<sup>™</sup>, featuring pharmaceutical-grade intravenous (IV) and injectable Niagen products ([www.niagenplus.com](http://www.niagenplus.com)). Pharmaceutical-grade Niagen IV and injections are compounded and distributed by U.S. FDA-registered 503B outsourcing facilities and are available exclusively at clinics with a prescription.

Niagen Bioscience's robust patent portfolio protects NR and other NAD+ precursors. Niagen Bioscience maintains a website at [www.niagenbioscience.com](http://www.niagenbioscience.com), where copies of press releases, news, and financial information are regularly published.

\* Based on the top-selling dietary supplement brands by revenue per the largest U.S. e-commerce marketplace (as of 1/1/2024 - 12/31/2024).

## Forward Looking Statements:

This release contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, and Section 21E of the Securities Exchange Act of 1934. Statements that are not a description of historical facts constitute forward-looking statements and may often, but not always, be identified by the use of such words as "expects," "anticipates," "intends," "estimates," "plans," "potential," "possible," "probable," "believes," "seeks," "may," "will," "should," "could," "predicts," "projects," "continue," "would" or the negative of such terms or other similar expressions.

Forward-looking statements are based on current expectations and assumptions and are subject to risks and uncertainties that could cause actual results to differ materially from those described. These risks and uncertainties include, but are not limited to, inflationary conditions and adverse economic conditions; our history of operating losses; the growth and profitability of our product sales; our ability to maintain and grow sales, marketing and distribution capabilities; changing consumer perceptions of our products; our reliance on a single or limited number of third-party suppliers; risks of conducting business in China; including unanticipated developments in and risks related to the Company's ability to secure adequate quantities of pharmaceutical-grade Niagen in a timely manner; the Company's ability to obtain appropriate contracts and arrangements with U.S. FDA-registered 503B

outsourcing facilities required to compound and distribute pharmaceutical-grade Niagen to clinics; the Company's ability to remain on the U.S. FDA Bulk Drug Substances Nominated for Use in Compounding Under Section 503B of the Federal Food, Drug, and Cosmetic Act Category 1 list; the Company's ability to maintain and enforce the Company's existing intellectual property and obtain new patents; whether the potential benefits of NRC can be further supported; further research and development and the results of clinical trials possibly being unsuccessful or insufficient to meet applicable regulatory standards or warrant continued development; the ability to enroll sufficient numbers of subjects in clinical trials; determinations made by the FDA and other governmental authorities, including with respect to products seeking to compete in our market; economic and market instability, including as a result of tariffs or trade conflicts; and the risks and uncertainties associated with our business and financial condition in general, described in our filings with the Securities and Exchange Commission (SEC), including, without limitation, our most recent Annual Report on Form 10-K and Quarterly Report on Form 10-Q as filed with the SEC.

Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof, and actual results may differ materially from those suggested by these forward-looking statements. All forward-looking statements are qualified in their entirety by this cautionary statement and Niagen Bioscience undertakes no obligation to revise or update this release to reflect events or circumstances after the date hereof.

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