

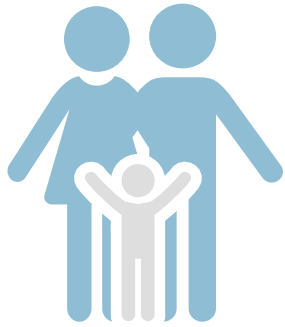
**A HEALTH SAVINGS ACCOUNT (HSA)** is a tax-favored savings vehicle that can accompany high deductible health insurance. Traditionally, the money in the HSA is viewed as a means to help pay the high deductible before insurance starts paying. However, a HSA can be a powerful retirement tool because the money left in the account can earn interest over time.

## GOOD TO KNOW

### 2017 CONTRIBUTION LIMITS



Individuals: \$3,400



Families: \$6,750

### TRIPLE TAX ADVANTAGE\*

- 1 Pre-tax contribution
- 2 Tax-deferred growth
- 3 Tax-free qualified medical expenses

### RETIREMENT



Pays for qualified healthcare costs in retirement, tax-free\*



Think of it as a medical 401(k): An additional income stream in retirement for medical expenses



Taxed as ordinary income for non-healthcare withdrawals after age 65

### HOW TO BENEFIT

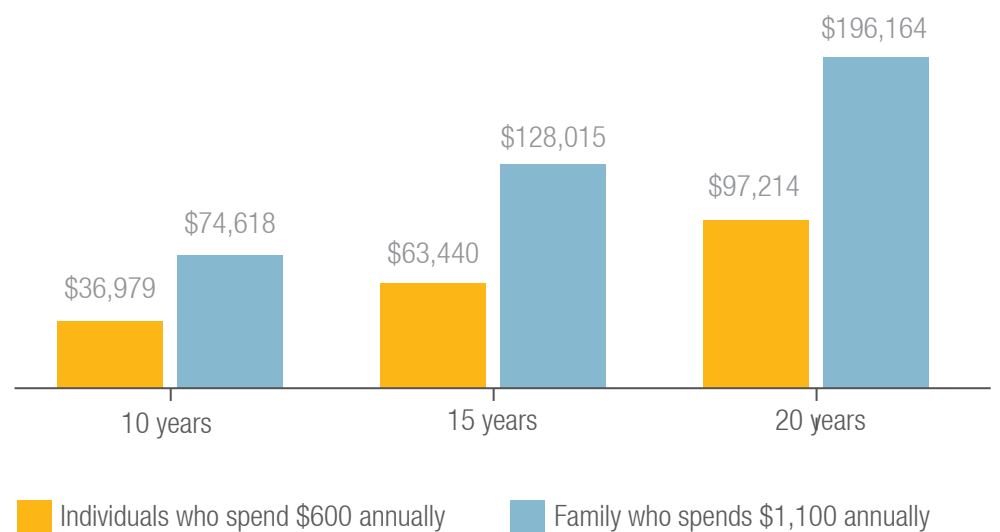
- » Be a cost-conscious healthcare consumer
- » Maximize HSA contributions
- » Review your HSA bank's investment opportunities and requirements for growth potential as you accumulate a balance year-to-year

\*In AL, CA & NJ eligible HSA contributions are subject to state tax. In NH & TN, earnings, not contributions, are subject to state tax.

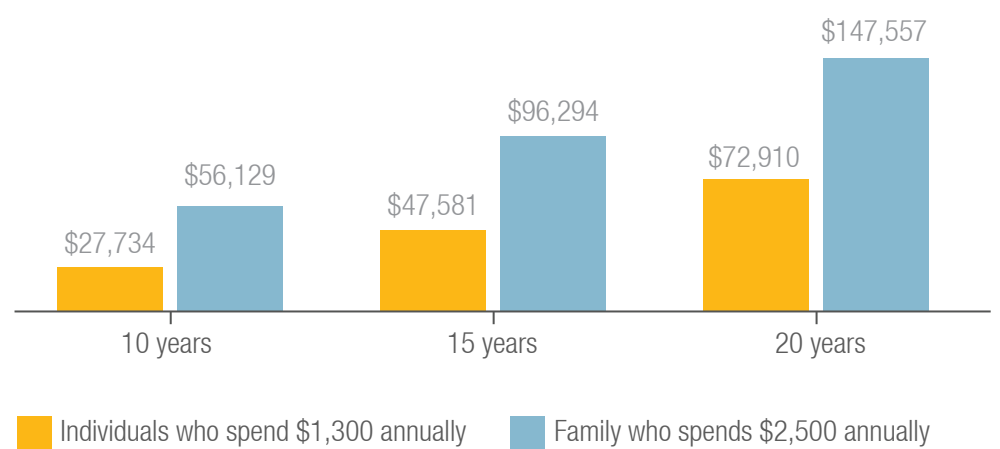
### GROWTH

- » Investment opportunities vary by provider
- » Account can grow over time, assuming contribution limits are met (see charts below)

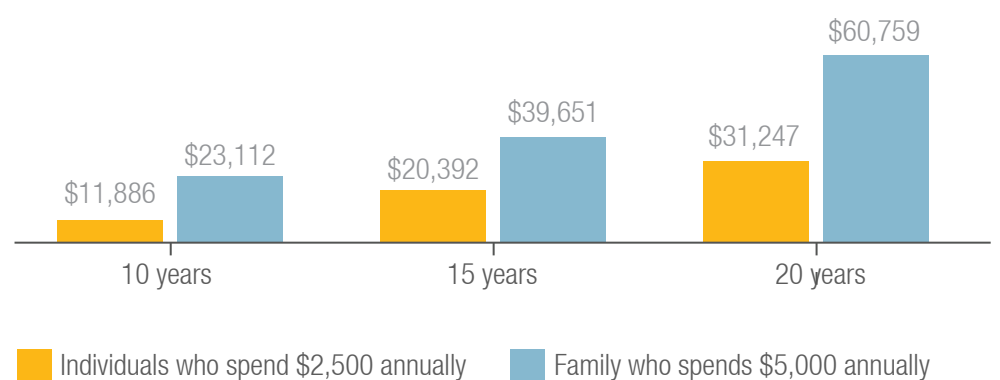
#### POTENTIAL HSA GROWTH OVER TIME: LIGHT SPENDER



#### POTENTIAL HSA GROWTH OVER TIME: MODERATE SPENDER



#### POTENTIAL HSA GROWTH OVER TIME: HEAVY SPENDER



FINANCIAL FIGURES ARE FOR ILLUSTRATIVE PURPOSES ONLY. Intended to illustrate possible future value of an HSA over time. This is not intended as financial planning or investment advice. Assumes a 5% rate of return compounded and figures are rounded. The results do not represent the performance of any investment and rates of return will vary over time depending on market conditions. Information provided by: HSACenter.com, 2017.