

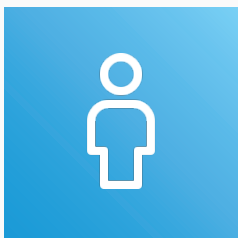
# HSA's and your retirement

## Health savings account

An 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, an HSA can be a powerful retirement tool because the money can be left to accumulate year-to-year and some of the account may be invested for growth potential.

## Good to know

### 2023 contribution limits



Individuals:  
\$3,850



Families:  
\$7,750

### Triple tax advantage

- 1** Pre-tax contributions
- 2** Tax-deferred growth potential
- 3** Tax-free withdrawals for qualified medical expenses, either now or in retirement

\*Some states may impose taxation on contributions and/or investment earnings.

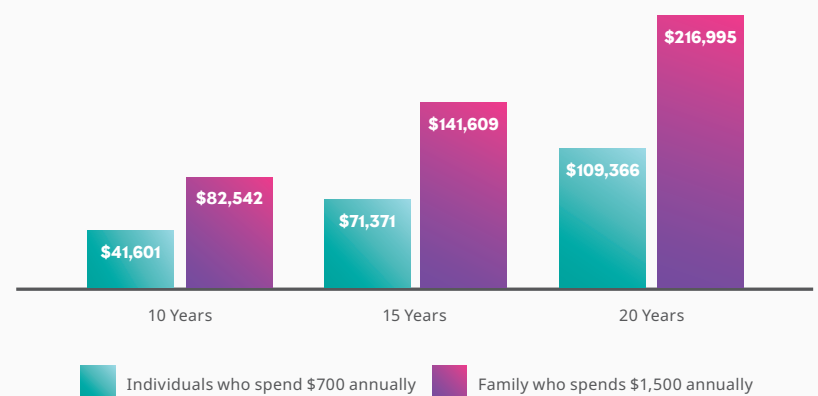
### How to benefit

- Be a cost-conscious healthcare consumer today so that you don't have to spend as much from your HSA, leaving more to accumulate year-to-year
- Maximize your HSA contributions if possible
- Review your HSA bank's investment opportunities for growth potential over time

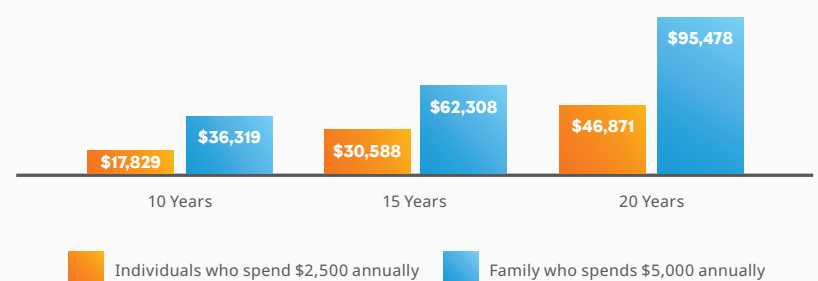
### Growth

- Investment opportunities vary by HSA provider
- Account can grow over time (example charts below assume contribution limit is maxed each year and the accumulated balance is invested)

#### Potential HSA growth: light spender



#### Potential HSA growth: significant spender



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