

Complement Your Retirement Savings With HSA Investing

Your BenefitWallet® Health Savings Account (HSA) comes with the built-in option to invest. Use your HSA like a 401(k) for retirement health care costs and take advantage of the growth potential of investing¹ to help build your nest egg.

Here's How it Works



Open Your Investment Account

Your HSA includes an investment account with 30 highly-rated, institutional-level mutual funds with no loads or transaction fees. Once you have \$1,000 in your HSA, register for your investment account on the member portal.



Choose and Manage

Learn about HSA investing and research your options on the BenefitWallet member portal. Once you've registered for your investment account, you can get started by choosing and funding your investments.



Move Money

If you need to use your HSA investment funds for qualified medical expenses you can easily liquidate your investment and spend the funds from your HSA.

HSA for Retirement Planning

#1 Fear

Being unprepared for a large, unexpected medical expense is the number one retirement fear.²

Unparalleled Flexibility

Your HSA is the only account that allows you to build tax-free³ retirement savings while giving you the flexibility to spend the money on qualified expenses any time without penalty – today through retirement.

\$370k for Retirement

The average couple retiring today will need \$370,000 for their share of out-of-pocket medical costs in retirement.⁴ Your HSA is a great way to get prepared.

See How Your Savings Can Add Up

Investing in mutual funds offers you the opportunity to benefit from the power of compound investment growth over time. In this example, your annual \$3,000 investment can really add up, because your investment gains are compounded over the long term.⁵

Take advantage of your earnings potential by committing to ongoing HSA investing and then stay the course.



Maximize the Impact of Your Next Dollar Saved

Wondering how to choose between saving in your HSA, 401(k), or IRA? Financial experts provide the following guidance to help their clients choose between retirement savings vehicles.⁶ Speak to your own advisor for more insight.

Priority	Strategy
1	If your employer offers matching 401(k) contributions , start by funding your 401(k) up to the company match amount to maximize your savings. If no 401(k) match is available, start with your HSA.
2	Max out your HSA contribution – Contribute the annual IRS HSA limit. HSA funds can be used anytime – tax free – for medical expenses, including in retirement. And, after you turn age 65, your HSA funds may be used for any purpose, not just for qualified health care expenses. ⁷ Your 401(k) does not offer this combination of tax and spending benefits.
3	Continue funding your 401(k) or IRA – If you still have money to save, go back to funding your other retirement savings accounts and target the maximum allowable amounts.



Did you know?

- At age 65 you can spend your HSA funds on non-qualified expenses and only pay regular income tax – just like a 401(k).
- Your HSA funds never expire – they roll over every year and through retirement, there are no minimum required distributions in retirement, and upon your passing your HSA converts to your spouse's HSA with no tax implications.
- Once you reach age 65 you can continue to spend the funds in your HSA for qualified expenses tax free. The list of tax-free distributions expands to cover certain Medicare premiums, including Parts A, B, D and Medicare HMO premiums.



Get Started Today

Sign up for your HSA investment account by visiting mybenefitwallet.com. Select *Investments* from the top navigation bar.

Find more tools on the [member portal](#) or call us at **877.472.4200** and remember: it's your money. Save it smarter in your BenefitWallet HSA.



Not FDIC Insured • May Lose Value • No Bank Guarantee

1. BenefitWallet is not recommending any investment, nor can it assure you of a profit or protect you against any loss on any investment made under the BenefitWallet investment platform. 2. 2013 Wells Fargo/Harris Interactive survey. 3. HSA deposits, withdrawals, and gains are all tax free at the federal level. State taxes vary. Please consult a tax advisor for more information. 4. HealthView Services, 2016 Retirement Health Care Costs Data Report. 5. Assumes \$3,000 is placed in the investment account each year for either 10, 20, or 30 years and earns 8% annual return. All returns and principal remain invested each year. BenefitWallet is not recommending any investment, nor can it assure you of a profit or protect you against any loss on any investment made under the BenefitWallet investment platform. 6. Forbes, November 17, 2016: "Why You Should Max Out Your HSA Before Your 401(k)". 7. After age 65, HSA funds can be used for any expense and the funds are only subject to regular income tax, just like a 401(k).

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