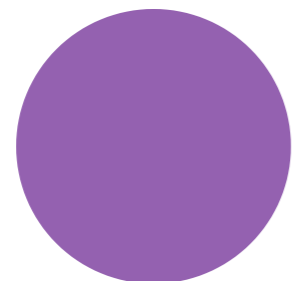
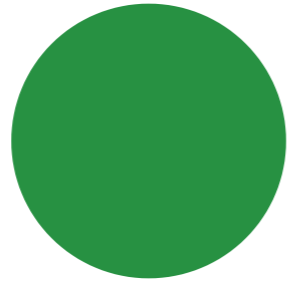


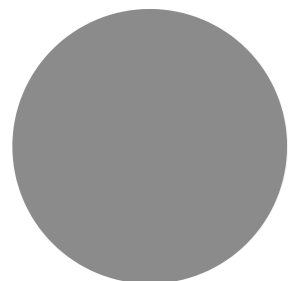
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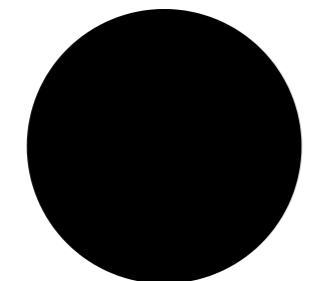
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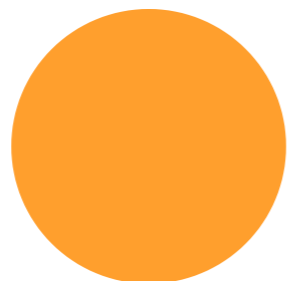
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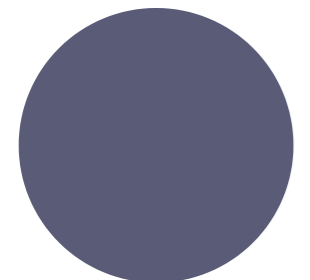
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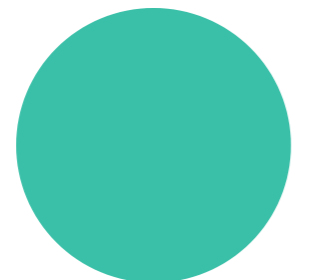
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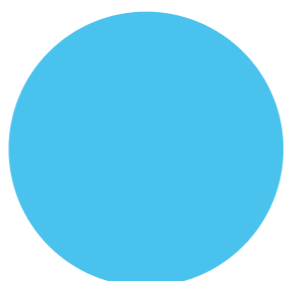
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#49C3ED

Charter 20px Bold

Headline and Questions

Avenir 20px Regular

Questions options

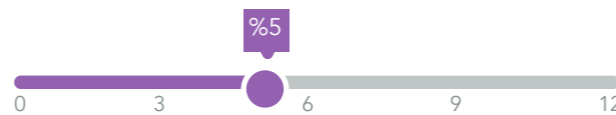
Avenire 16px Bold

Validation Error

Radio Buttons



Radio Buttons - Selected



 Toggle on

 Toggle off

 Toggle disabled

**Healthcare Savings Accounts are the only
retirement savings accounts that give you the**

Triple Tax Advantage:

**Contributions are
tax-deductible**

**Investment
earnings are tax-
deferred**

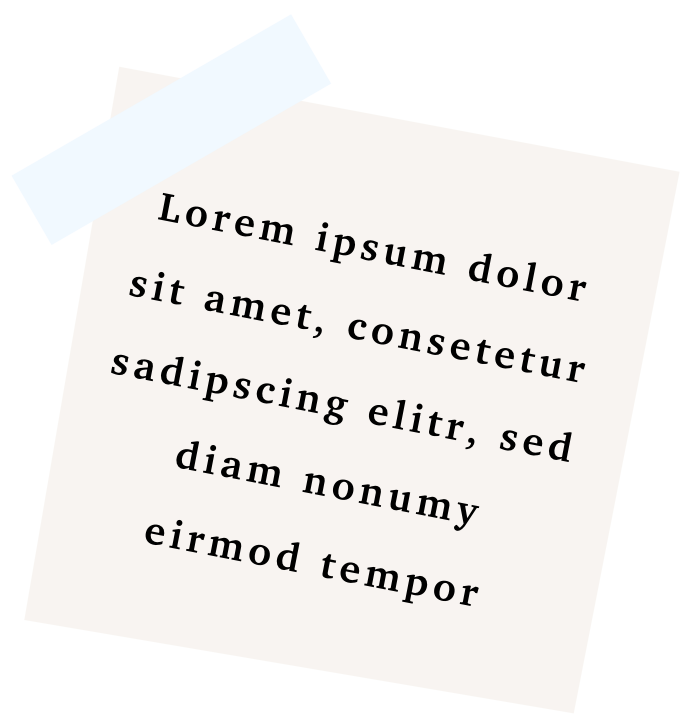
**Withdrawals are
tax-free if used
for qualified
medical expense**

START



What is most important to you?

- Minimizing immediate healthcare expenses
- Maximizing your savings for healthcare expenses in retirement
- Not sure yet

A decorative graphic consisting of a light beige rectangular area with a light blue diagonal strip across the top left corner. Inside the beige area, there is placeholder text in a black serif font, rotated slightly counter-clockwise.

*Lorem ipsum dolor
sit amet, consetetur
sadipscing elitr, sed
diam nonumy
eirmod tempor*

Is your spouse and/or children covered under your health plan?

Yes No

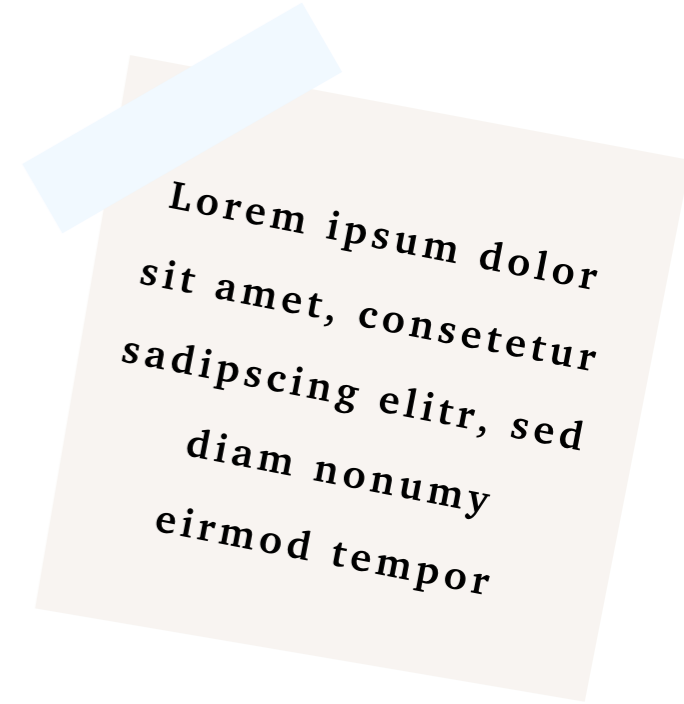
How old are you?

At what age are you planning on / hoping to retire?



What is your annual income?

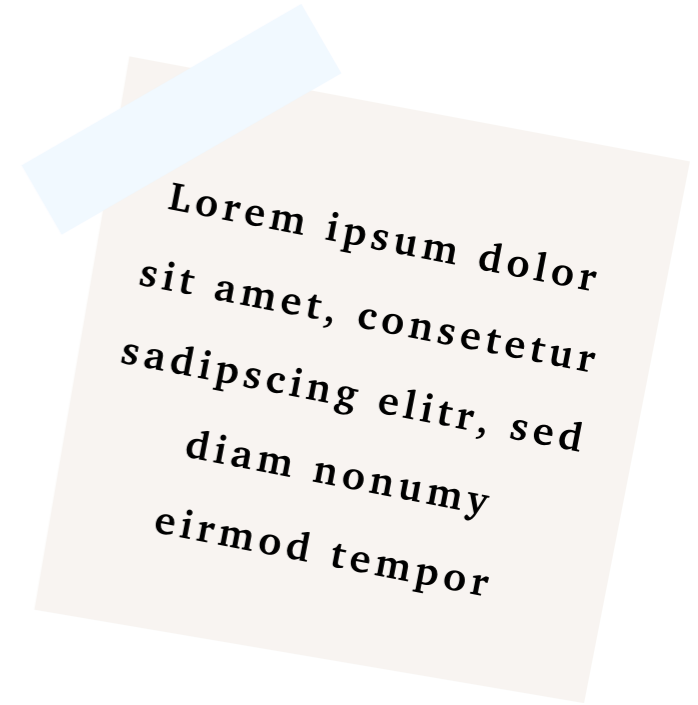
Which state do you live?



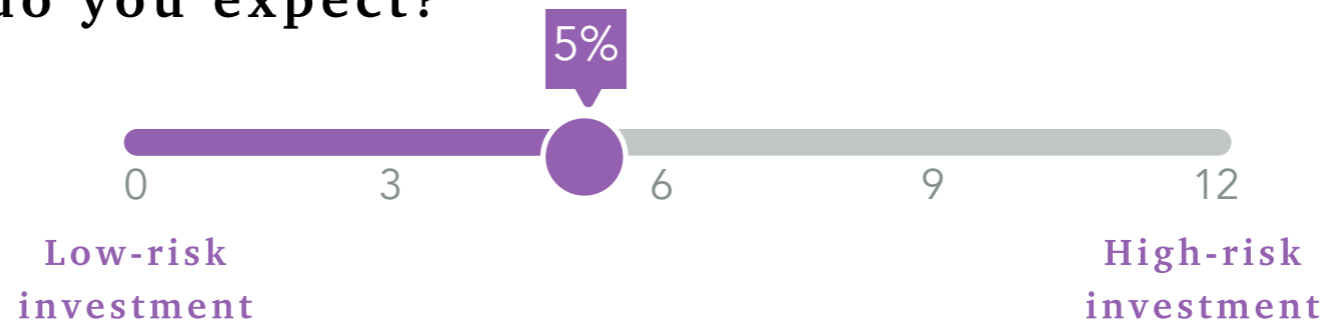
Do you currently have an HSA Account? Yes No

How much do you plan on contributing?

Maximum allowed contribution for family is \$7,100



Which return (%) do you expect?



Do you currently have an HSA Account?

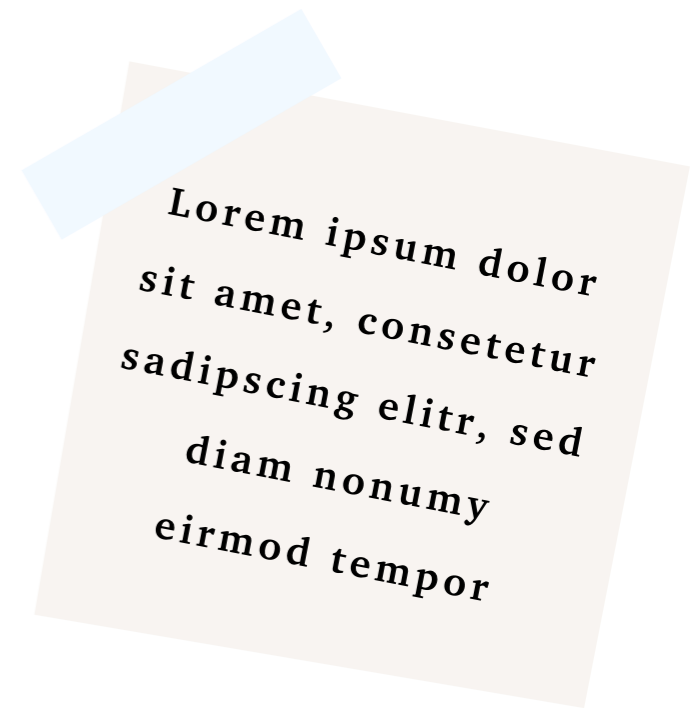
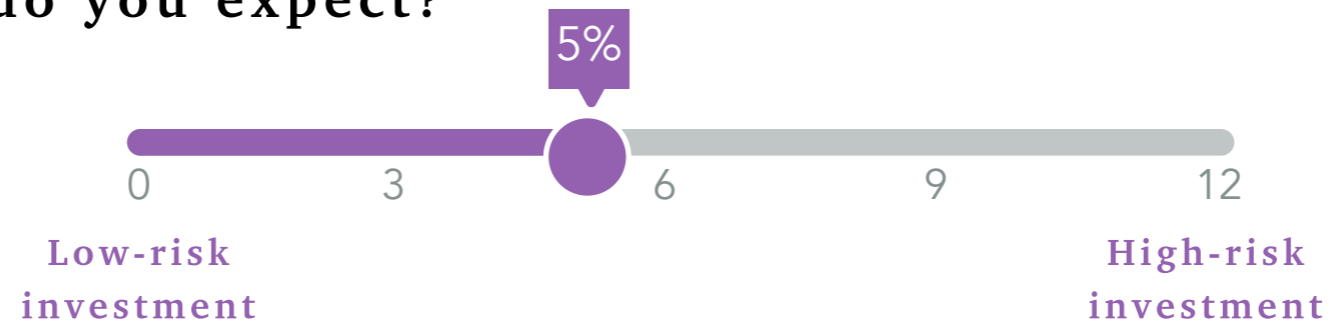
Yes No

What is your current HSA balance?

How much do you plan on contributing?

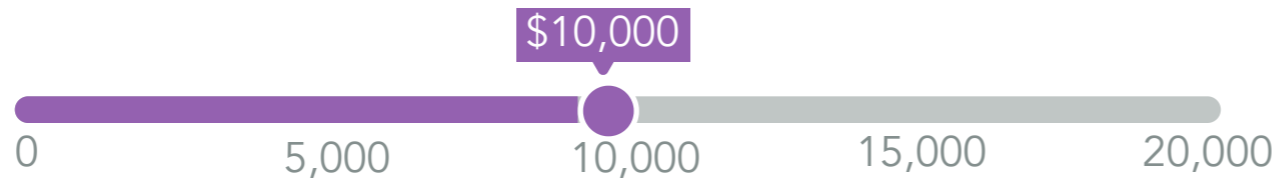
Maximum allowed contribution for family is \$7,100

Which return (%) do you expect?



How much do you plan to spend on medical expenses, from HSA each year?

[Let us help you make the decision](#)



Would you like to take full advantage of HSA catch-up payments?

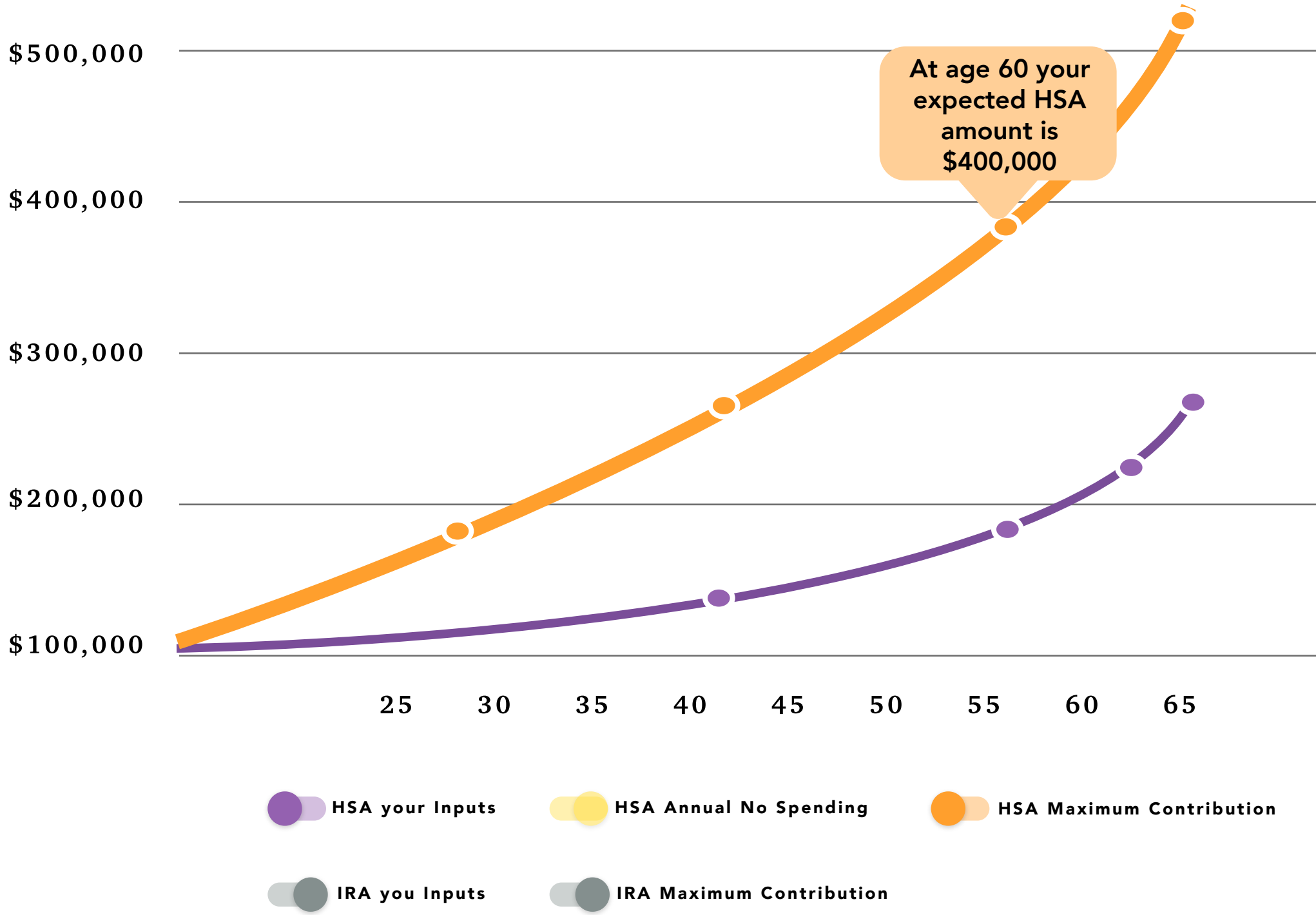
Yes No

Did you know once you reach age 55, you can contribute an extra \$1000 per year to your HSA? These are called catch-up payments



Your HSA retirement balance: **\$300,000**

HSA by Age (until Retirement):
User inputs vs No Spending vs Maximum Possible



NAME _____

EMAIL _____

Send Email

HSA catch-up payments: Yes No

HSA Employer contribution matching: 50 \$ %

HSA max contribution escalator: ?

0 1.5 3

Compare to your IRA



HSA Tax Savings

\$25,500

According to your annual income and location that you provided, your effective tax rate would be X%. If this rate were applied to your contributions to a taxable investment account to supplement your retirement savings, this is how much you'd be paying in taxes from now until retirement. Thankfully, HSA's offer triple-tax savings, so you don't have to pay taxes on your contributions!

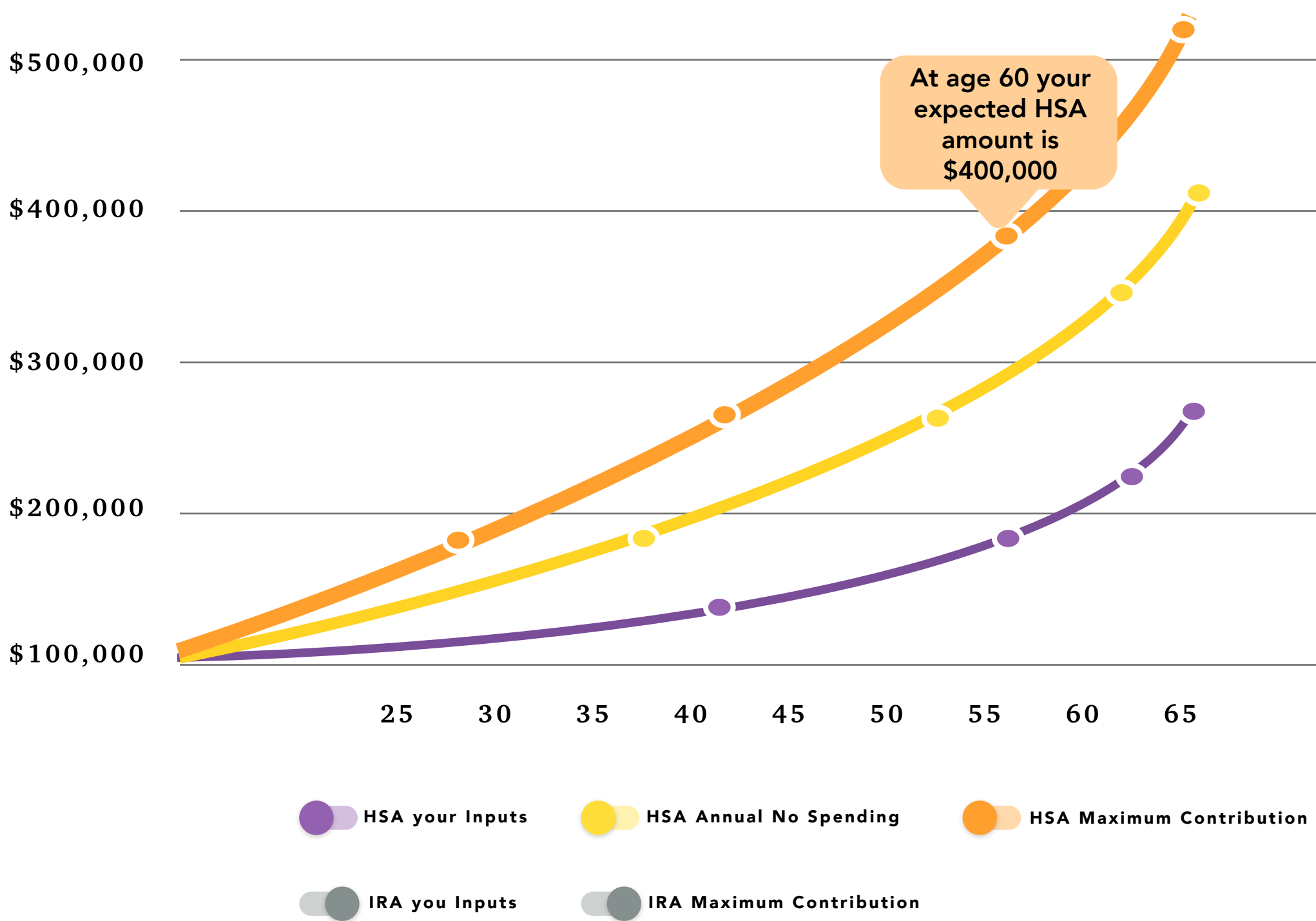
Do you want to see how these tax savings can have an effect on you?

	Traditional IRA only	Traditional IRA + HSA
Your Retirement Savings	<p>\$500,000 Savings in IRA</p>	+ <p>\$400,000 Savings in IRA + \$100,000 Savings in HSA</p>
Healthcare expenses during retirement	<p>\$100,000</p>	<p>\$100,000</p>
Withdrawal from savings to pay for healthcare expenses	<p>\$100,000 * 20%* \$120,000</p> <p><small>*Assuming Your tax bracket is 20%</small></p>	<p>\$100,000</p>
Remaining balance for other retirement spending needs	<p>\$380,000</p>	<p>\$400,000</p>



Your HSA retirement balance: **\$300,000**

**HSA by Age (until Retirement):
User inputs vs No Spending vs Maximum Possible**



Edit your inputs

HSA type:
 Individual Family

Current HSA balance: ?

Annual HSA contribution (\$): ?
 Make max contribution

Annual HSA spending(\$):

Annual HSA investment return (%):

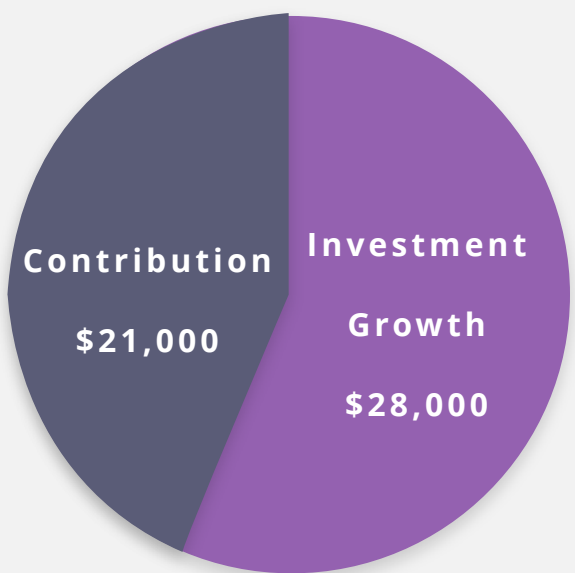
Effective Tax Rate (%): ?

Retirement age:

Advanced HSA settings

Compare to your IRA

HSA Contribution vs Investment growth



"At [retirement age], you will have contributed a net of \$X total to your HSA. The rest of your [ending account balance at retirement] comes from investment growth thanks to the power of compounding! That corresponds to X% of your total account!"

HSA Tax Savings



According to your annual income and location that you provided, your effective tax rate would be X%. If this rate were applied to your contributions to a taxable investment account to supplement your retirement savings, this is how much you'd be paying in taxes from now until retirement. Thankfully, HSA's offer triple-tax savings, so you don't have to pay taxes on your contributions!

Do you want to see how these tax savings can have an effect on you?

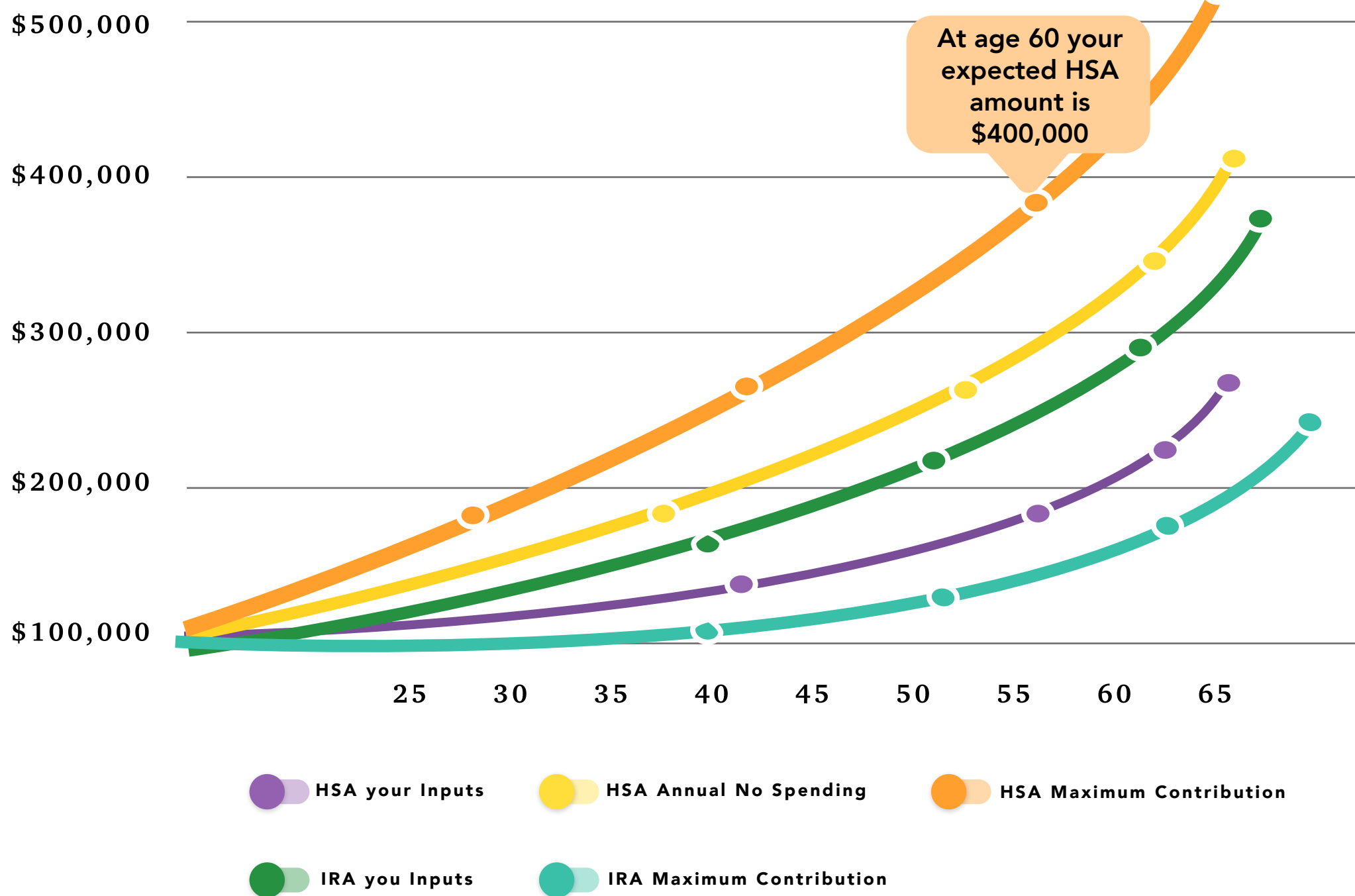
	Traditional IRA only	Traditional IRA + HSA
Your Retirement Savings	 \$500,000 Savings in IRA	+ \$400,000 Savings in IRA + \$100,000 Savings in HSA
Healthcare expenses during retirement	 \$100,000	 \$100,000
Withdrawal from savings to pay for healthcare expenses	 $\$100,000 * 20\%*$ \$120,000 <small>*Assuming Your tax bracket is 20%</small>	 \$100,000
Remaining balance for other retirement spending needs	 \$380,000	 \$400,000



Your HSA retirement balance:
\$300,000

Your IRA retirement balance:
\$500,000

**HSA by Age (until Retirement):
User inputs vs No Spending vs Maximum Possible**



Edit your inputs

Advanced HSA settings

Compare to your IRA

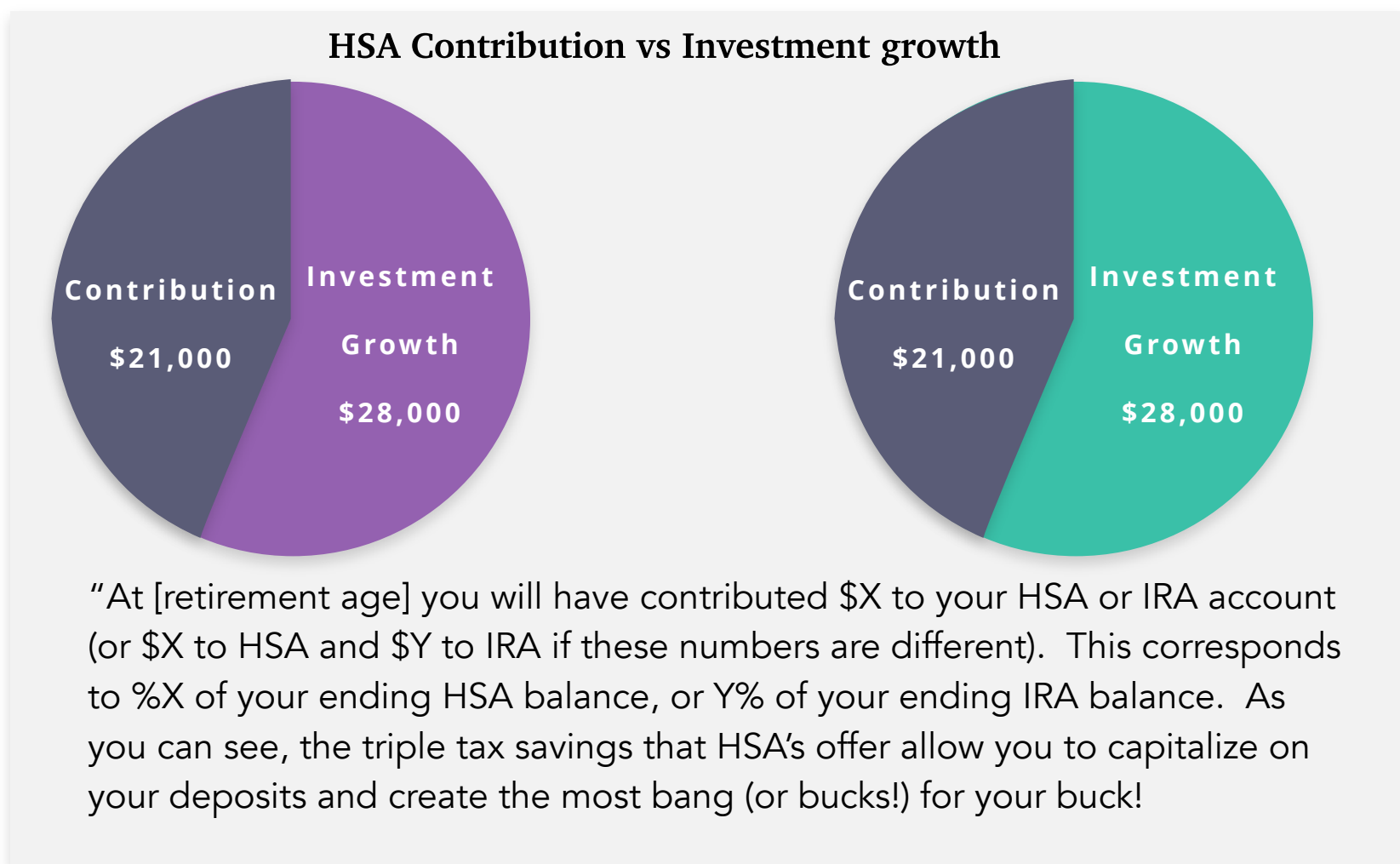
Starting IRA balance:

Annual IRA Contribution:

Annual IRA investment return (%):

IRA Catch-up payments:
 Yes No

IRA max contribution escalator:



HSA Tax Savings

\$25,500

While IRA's offer double-tax savings, the withdrawals are still subject to taxes — but not for an HSA! When comparing your HSA to your traditional IRA, it looks like you would save approximately \$X on these withdrawal taxes for qualified medical expenses. Those tax SAVINGS really add up!

Do you want to see how these tax savings can have an effect on you?

	Traditional IRA only	Traditional IRA + HSA
Your Retirement Savings	 \$500,000 Savings in IRA	+ \$400,000 Savings in IRA + \$100,000 Savings in HSA
Healthcare expenses during retirement	 \$100,000	 \$100,000
Withdrawal from savings to pay for healthcare expenses	 \$100,000 * 20%* \$20,000 *Assuming Your tax bracket is 20%	 \$100,000
Remaining balance for other retirement spending needs	 \$380,000	 \$400,000