



Genivity HSA Simulator Report

Sample HSA Calculator customer generated report

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What is HSA?

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

What is most important to you?

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Your HSA funds can be invested just like your IRA or 401k

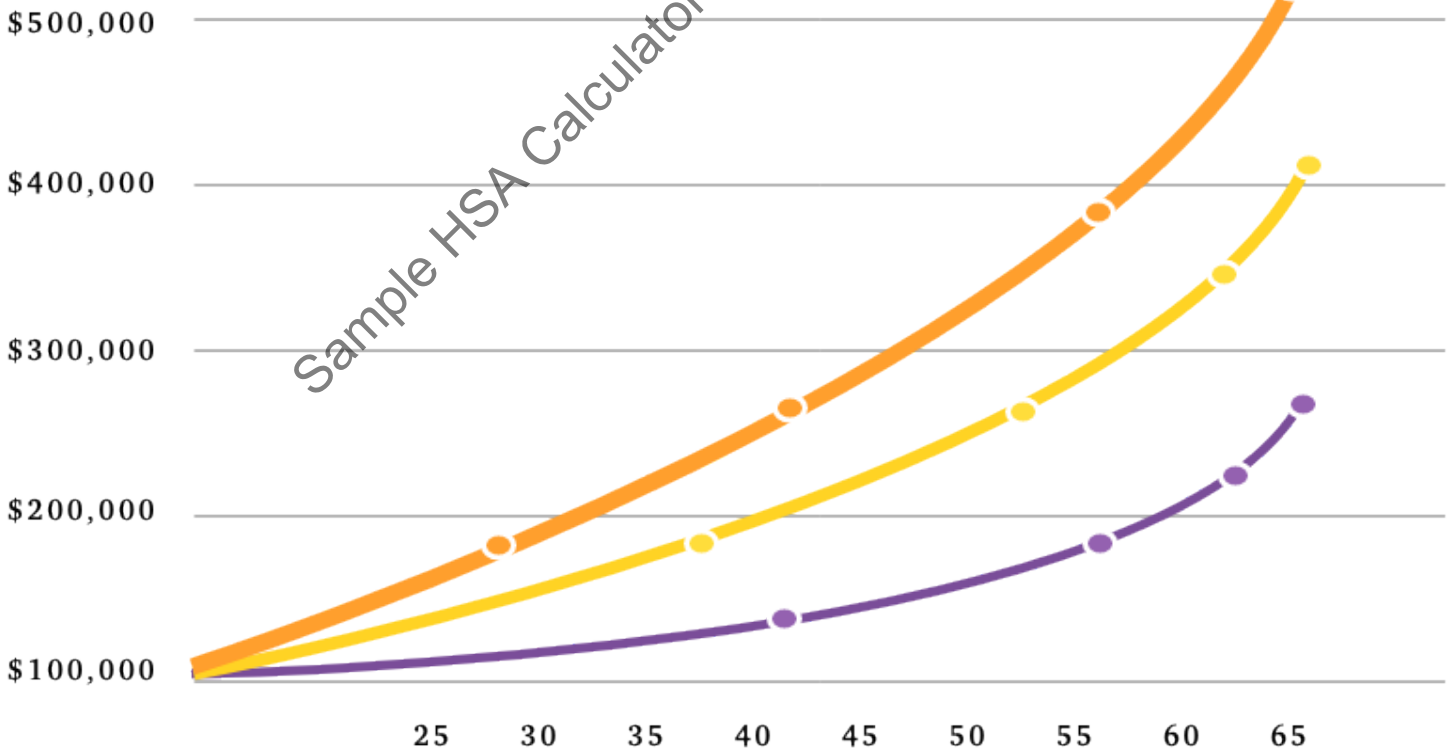
Did you know?

Healthcare Savings Accounts, or HSAs, can be another available tool in your retirement toolkit, and are the most tax-friendly of any of retirement vehicle.

Your HSA retirement balance:

\$300,000

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

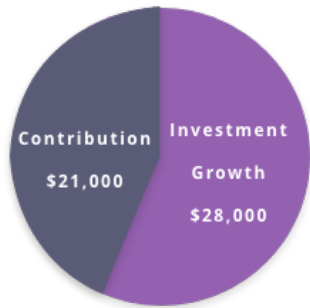


● User inputs

● No spending

● Maximum Possible

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









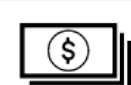


According to your annual income and location that you provided, your effective tax rate would be X%. If this rate were applied to your contributions to a taxable investment account to supplement your retirement savings, this is how much you'd be paying in taxes from now until retirement. Thankfully,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

You can spend HSA funds tax free on any qualified medical expense, including drug prescriptions and dental and vision expenses

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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

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More HSA Tips:

“States may elect whether to follow the federal guidelines on HSA taxation. Some states tax HSA contributions and/or earnings. Please consult your tax advisor.”

Over the next 5 years (from '20 to '25), the number of HSA accounts are expected to nearly triple from 29.5m to 78.9m and total AUM will increase from \$64 billion to \$212 billion

One letter makes all of the difference – HSAs are different than FSAs. A Flexible Spending Account, or FSA, is a ‘use it or lose it’ account that belongs to your employer and not you. If you leave your job or don’t use the funds for medical expenses in a calendar year, you forfeit the funds.

Your HSA can be a back-up emergency fund. Even if you pay your healthcare expenses from non-HAS funds, keep your receipts because you can always use your HSA funds to reimburse yourself, even if it’s years later. So why not try to pay for your healthcare expenses out-of-pocket and save your HSA funds. You can always reimburse yourself later out of your HSA if you need to...

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