

The Value of an HSA

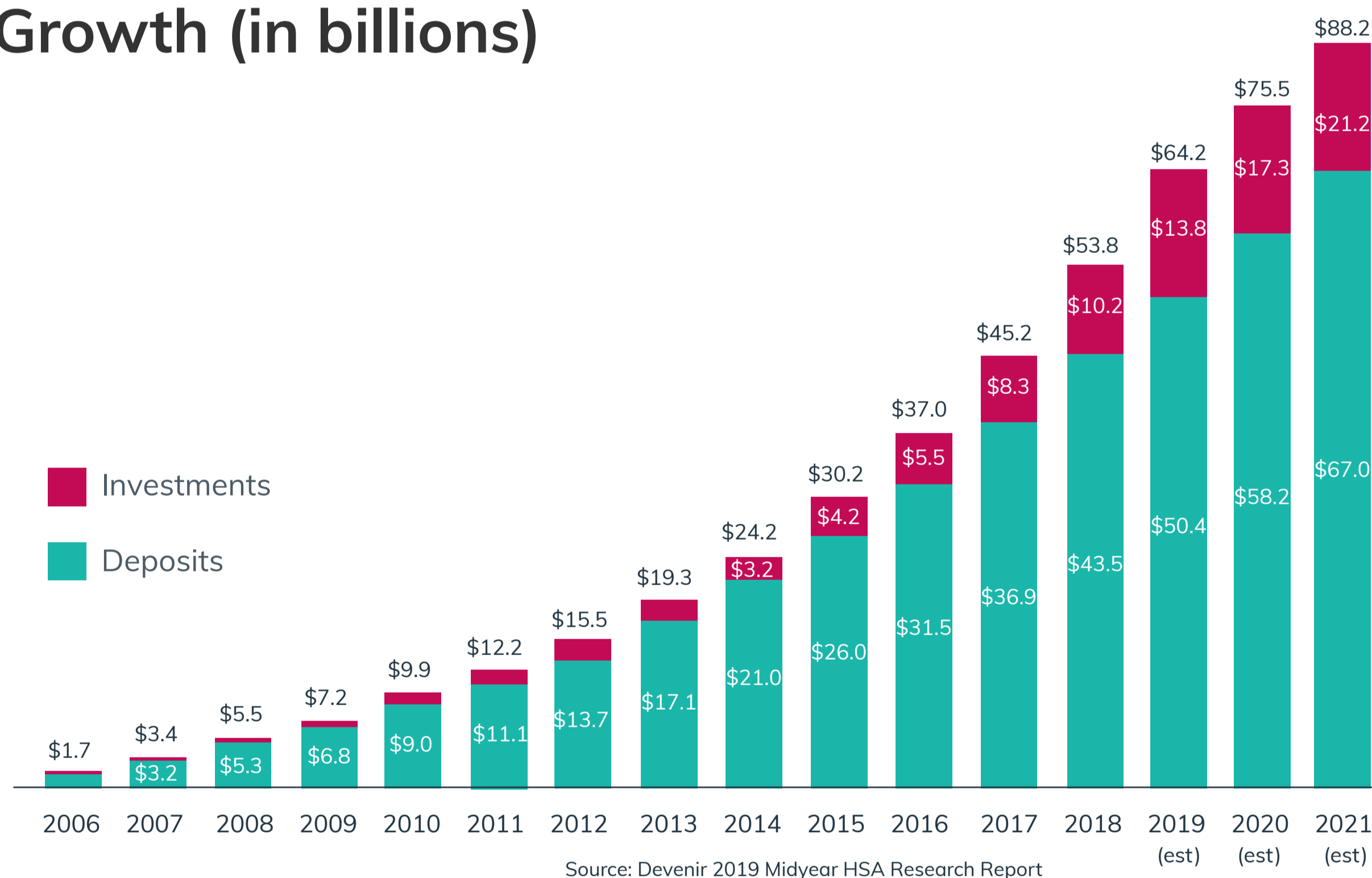
Not new, but often underutilized, an HSA provides health savings for today and well into retirement

HSA Growth Expands

More than 9 out of 10 employers expect to offer high-deductible plans in 2019, according to a recent survey by the National Business Group on Health, which means they are becoming common place as part of the health benefits experience.

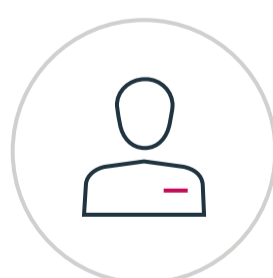
This is why over the last year HSAs have grown by 20% and now account for 26 million individual accounts totaling \$60 billion in assets. Research expert Devenir predicts that HSA assets will exceed \$88 billion by the end of 2021.

HSA Asset Growth (in billions)



HSA Details

An HSA or Health Savings Account is a personal savings account for health expenses. An HSA is not a healthcare plan, but can (and should) be used in conjunction with all qualifying high-deductible healthcare plans (HDHP) in the US.



Personalized Investments

Invest your HSA funds to plan for the long-term and save for the expected \$285,000 (for couples) in out-of-pocket healthcare expenses during retirement. Use an HSA to plan for your financial health future.



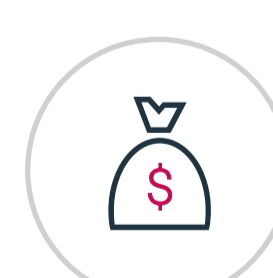
Retirement Savings

An HSA is one of the few health benefits that roll over and grow year over year. Like a 401k, an HSA goes with the individual, creating long-term value and savings building a nest egg for your future medical expenses and retirement.



HSAs & Healthcare

HSAs help plan for short-term health costs and long-term health savings. (when compared to traditional plans like a PPO). HSA help plan for short term health costs and long term health savings.



Growth Advantages

Tax-deductible contributions, tax-free interest and tax-free withdrawals (for medical expenses). Pay for health expenses tax-free today and save for retirement.



FDIC-Insured, Interest Bearing Accts

Put your money to work on day 1. All Lively HSA accounts earn interest. The more you have, the more you earn.

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