## 4 reasons to contribute to your HSA



The Health Savings Account (HSA) that pairs with your high-deductible health plan can be a powerful savings tool — but only if you put money into it! Here's why it pays to contribute:

1 It's your money – for life

The money you put into your HSA never expires. This means it's yours even if you change jobs or retire.

Your financial safety net grows

If you build your HSA balance you can more easily manage both expected and unexpected healthcare costs.

There are tax savings

You can put money into your HSA, use it to pay for IRS-qualified healthcare expenses, and earn interest on it tax-free.<sup>1</sup>

You can invest your HSA funds

Investing your HSA funds can help you grow your savings. Plus, you can still access the HSA funds you've invested at any time, meaning your money is always there if you need it.

## Small steps can make a big difference!

Can't contribute much to your HSA this year?
That's OK! You can start small, but
start now. Small contributions to your HSA can
really help you build a financial safety
net for retirement. Tip: Use the HSA Contribution
Calculator to plan savings at
hsabank.com/calculators.

What are you waiting for? Maximize your HSA! Contribute today online or on the HSA Bank app.

## SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other Government Agency Not Bank Guarantee
---

<sup>&</sup>lt;sup>1</sup>Federal tax savings are available regardless of your state. State tax laws may vary. HSA Bank does not provide tax or legal advice. Please consult with a qualified tax or legal professional for tax related questions.



Visit **hsabank.com** or call the number on the back of your debit card for more information.

