retirement

your start™ hsa

	Tax-Free Contributions	Tax-Free Growth	Tax-Free Withdrawals
401K	✓	✓	
Roth IRA		✓	✓
HSA	✓	✓	✓

Though FSAs also have a triple-tax advantage, they are owned by your employer. Unlike with an HSA, switching jobs could mean losing your FSA.

The King of Retirement Vehicles.

- **HSAs are owned by you**, meaning they stay intact when you switch employers, and their funds roll over from year to year.
- **An HSA's triple-tax advantage** allows for tax-free contributions, growth, and withdrawals for qualified medical expenses. After the age of 65, HSA withdrawals can be used on non-medical expenses—they are simply subjected to regular taxation.
- **You can make a catch-up contribution** of $1000 to your HSA the year you turn 55. (If you start an HSA after the age of 55 you can still make the one-time catch-up contribution.)

(800) 894-9454

start™

tax benefits

*Like food and shelter, healthcare is a basic human need. It doesn't make sense to pay high tax percentages on medical treatment. That is why the U.S. government introduced **Health Savings Accounts** in 2003.*

An HSA is a tax-advantaged personal savings account you can use to cover healthcare expenses.

GOOD NEWS! Start is the only healthcare reimbursement model that offers HSAs.

Triple Tax Advantage

HSAs allow:

» **Tax-free** contributions
» **Tax-free** growth
» **Tax-free** withdrawals for qualified medical expenses

investments

HSAs can be invested tax-free in mutual funds, stocks, or bonds.

- Investing your HSA not only produces rapid growth, but **better growth.**
- When your money sits in a bank account you may receive 1 or 2% interest, but when you utilize investment funds **your savings can grow exponentially.**
- There is **no limit** to how much your investments can grow.