



Investing Your HSA Funds

A tax-advantaged way to accelerate your retirement savings

Your health savings account (HSA) is a powerful tool that helps you save money for current and future healthcare needs. But your HSA is more than just a spending account to pay for your out-of-pocket healthcare costs this year. You may not realize this, but your HSA is also a powerful investment vehicle!

Advantages of an HSA investment account

Once your HSA balance reaches \$1,000.00, you can begin using your HSA to build wealth and save for retirement – by investing your HSA funds, just like a 401k. Why should you use your HSA as a long-term savings and investment vehicle?

- ✓✓✓ HSAs offer a triple-tax advantage – money goes into your account tax-free, grows tax-free, and comes out tax-free. No other investment account offers this benefit!
-  If you're like most people, you're not saving enough for retirement, especially when it comes to future healthcare expenses. A 65-year-old couple can expect to spend \$285,000 on out-of-pocket healthcare costs during retirement. Investing your HSA funds helps ensure you have enough money set aside for the future.
-  An HSA offers broader tax savings than any other investment account. Once you begin drawing funds from a 401k or IRA, you pay income taxes on all withdrawals. With your HSA, you never pay income taxes on withdrawals for qualified medical expenses.
-  After age 65, you can spend your HSA dollars on anything, even non-healthcare expenses. You'll simply owe income taxes on withdrawals for non-qualified expenses.
-  You can move funds from your investment account back into your HSA spending account at any time.

How much can you save?

By contributing the maximum amount to your account and minimizing withdrawals, you can build a substantial nest egg for retirement.

Assume you start contributing to your HSA at age 25, contribute \$3,550 every year until age 65, and earn an average return of 5% by investing your funds. If you do not make any withdrawals for medical expenses, by age 65 your HSA will be worth more than \$425,000.*

Find out if you are saving enough for retirement: [Long-term Savings Calculator URL](#).

How do I open an investment account?

Log in to the WealthCare Portal at <https://peak1.wealthcareportal.com/> to open an HSA investment account and start saving today! To learn more, view our HSA investment guide at <https://peakoneadmin.com/resources/forms/>.

Questions?

Call us at 866.315.1777