

SAVING AND BUILDING WEALTH WITH AN HSA

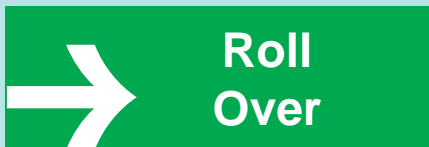




THE POWER OF SAVINGS

The average American will spend over \$400,000* in healthcare expenses in their lifetime. Health Savings Accounts are the perfect safety net to help cover these expenses with tax-free dollars.

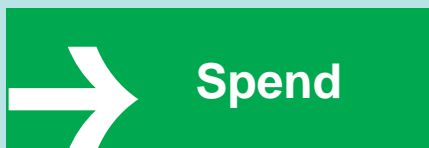
When you contribute more to your HSA than you spend, you really start to see the advantages.



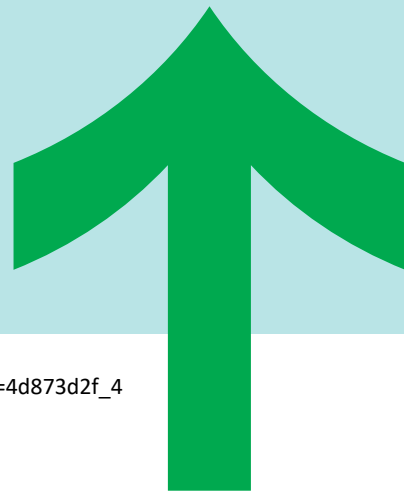
The funds roll over from year-to-year (no use-it-or-lose-it), so you can build a nest egg for future healthcare expenses.



Once you have met the minimum balance to begin investing, you may invest some or all your additional funds into a variety of mutual funds, which can help grow your HSA balance even faster



After you've reached age 65, you can use HSA funds on other expenses too—not just on medical expenses - without being subject to excise tax.





ARE YOU SAVING ENOUGH?

Reviewing your contributions and savings are important to your HSA growth. Compare the following savings scenarios to see how contributing more today can build your HSA balance.

<i>HSA Savings Contribution*</i>	5 Years	15 Years	30 Years
\$2,500	\$14,505	\$56,644	\$174,402
\$4,000	\$23,208	\$90,630	\$279,045
\$7,100	\$41,194	\$160,868	\$495,298

*Annual ROI of 5%. Estimated with same annual contribution each year. No distributions.

Understanding how an HSA works, or how to use it in a way that makes sense for your lifestyle and financial goals can be tricky. Luckily, you can use [My HSA Planner](#) to not only learn more about HSAs, but to get a personalized recommendation on how much to contribute!





HSA + RETIREMENT ACCOUNT(S)

Your HSA is the perfect companion to a retirement account. To ensure you're getting the greatest advantage from your accounts, consider contributing up to the plan maximums each year.



But wait, there's more!

HSAs are considered “the holy grail of tax planning” due to their triple tax saving benefits. This is mainly because they can be used to provide immediate savings on eligible expenses which is more flexible than many types of retirement accounts. Withdrawing funds from certain retirement accounts before the age of 59½ comes with a tax penalty, while HSA funds can be withdrawn at any time tax-free as long as they're used on qualifying expenses.



Start getting the most out of your HSA.
Contribute more today!



RETIREMENT PLANNING SHOULD INCLUDE HEALTHCARE PLANNING

Retirement planning usually means dreaming of where you'll live, how you'll spend your well-saved dollars, and ways you'll relax and enjoy your life. Planning for your healthcare during retirement is not as much fun, but necessary.

However, data shows you shouldn't delay thinking about healthcare expenses that you'll have in 40, 20, or even 10 years.

Currently, Medicare helps pay for healthcare expenses of over 62 million people, but most participants still spend thousands each year on out-of-pocket expenses. A retired couple age 65 will need approximately \$300,000 saved to cover healthcare expenses in retirement.* And by 2030, out-of-pocket healthcare costs for Medicare beneficiaries are estimated to take up half of their average Social Security income.



*4 ways to manage retirement health care costs (apnews.com)



INVESTING AND GROWING YOUR HSA DOLLARS

Considering the potential for long-term growth HSAs have—and the fact many people plan to use their HSA funds to supplement their retirement—not taking advantage of the opportunity to invest HSA funds is a huge miss. If you have an HSA and you set aside money to fund healthcare expenses for your future retirement, then you could easily be leaving thousands of dollars on the table by not investing that money in your account.



Associated HSA Investment Platform Features:

- **No paperwork.** Enroll and elect online.
- **Two-way sweeps.** You set the thresholds to automatically move funds from your cash and investment accounts and back into the cash account when you need the funds.
- **Investment options.** Choose from a selection of highly-rated, low-cost mutual funds.
- **Decision support.** Use our investment guidance tool and/or research fund options and historical performance to select investment options.
- **Automatic reinvestments and rebalancing.** Investment earnings will be reinvested, and your portfolio rebalanced according to the preferences you set up.

Investing is as easy as 1, 2, 3!

Associated Bank's HSA fully-integrated platform makes it easy to get started:

1. Sign into your HSA and indicate the amount you want to transfer into your investment account. You will need to meet the minimum balance requirement before you are eligible to invest.
2. Choose the funds in which you want to invest.
3. To make things easier, you can set up recurring transfers/sweeps. Simply select an amount; anytime your account exceeds this amount, the system will automatically move funds into your investment account.

Start getting the most out of your HSA. Invest today!



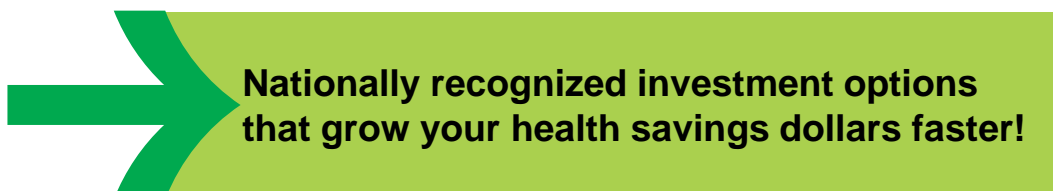
SUPERIOR INVESTMENT SELECTION

Associated Bank's HSA offers a diverse set of mutual funds that have been nationally recognized to help your savings grow at a faster rate.

HSA Investment Platform Features:

- Low-cost investment options.
- Continuously monitored by our in-house chartered financial analysts (CFAs).
- Fully integrated into your Associated Benefits Connection Participant Portal.

Fund Name	VIEIX	Morningstar Category	Ticker
American Beacon Small-Cap Val Inst		U.S. Fund Small Value	AVFIX
American Funds Capital World Bond R6		U.S. Fund World Bond	RCWGX
American Funds EuroPacific		Foreign Large Growth	RERGX
American Funds New Perspective R6		U.S. Fund World Stock	RNPGX
American Funds New World R6		U.S. Fund Diversified Emerging Markets	RNWGX
Baird Mid-Cap Inst		U.S. Fund Mid-Cap Growth	BMDIX
Dodge & Cox Balanced		U.S. Fund Allocation – 50% to 70% Equity	DODBX
Dodge & Cox Income		U.S. Fund Intermediate-Term Bond	DODIX
MFS Mid-Cap Value R6		U.S. Fund Mid-Cap Value	MVCKX
T. Rowe Price		U.S. Fund Short-Term Bond	TBSIX
T. Rowe Price Equity Income I		U.S. Fund Large Value	REIPX
Vanguard Extended Market Index Admiral		U.S. Fund Mid-Cap Blend	VIEIX
Vanguard Institutional Index Fund Institutional Shares		U.S. Fund Large Blend	VINIX
Vanguard International Value Inv		Foreign Large Value	VTRIX
Vanguard LifeStrategy Cnsvr Gr Inv		U.S. Fund Allocation – 30% to 50% Equity	VSCGX
Vanguard LifeStrategy Growth Inv		U.S. Fund Allocation – 70% to 85% Equity	VASGX
Vanguard LifeStrategy Income Inv		U.S. Fund Allocation – 15% to 30% Equity	VASIX
Vanguard LifeStrategy Moderate Gr Inv		U.S. Fund Allocation – 50% to 70% Equity	VSMGX
Vanguard Total Bond Market Index Adm		U.S. Fund Intermediate-Term Bond	VBTLX
Vanguard Total Intl Stock Index Admiral		U.S. Fund Foreign Large Blend	VTIAX
Vanguard U.S. Growth Fund Admiral Shares		U.S. Fund Large Growth	VWUAX
Wasatch Small-Cap Growth Institutional		U.S. Fund Small Growth	WIAEX





ADDITIONAL SAVINGS STRATEGIES

Reviewing your contributions and savings are important to your HSA growth. Compare the following savings scenarios to see how contributing more today will help you save dollars now and build wealth for later.

Consider a Limited Purpose FSA

If your employer offers one, pair your HSA with a Dental/Vision Limited Purpose FSA to preserve your HSA funds for a later date. You can save any amount up to the maximum contribution limit to each account thereby receiving greater tax savings.

Delay reimbursements and save receipts

Want to save for a future payday? Try this *HSA hack: delayed reimbursement*. Pay for your eligible expenses out-of-pocket now, save your receipts, and reimburse yourself at a later date.

Roll over balances from an IRA to an HSA (one-time)

Need a head-start with funding your HSA? Discuss with your financial / tax advisor whether you should complete a one-time transfer from a traditional or Roth IRA to an HSA. This is called a qualified HSA funding distribution. This transfer will let you to contribute up to the maximum contribution available to your HSA for the plan year.

Know your eligible expenses

Acupuncture, Lasik, sunscreen? It's important to know what your eligible expenses are so you can use your HSA dollars wisely. Luckily, Associated Benefits Connection has spending tools like the eligible expense barcode scanner to help you while you are on the go!

Catch-up contributions

If you are 55 and older, or turn 55 any time in the calendar year, you can make an additional \$1,000 contribution to your HSA.

Contribute to your HSA up to the tax filing deadline for the previous year

Missed contributing the maximum during the previous tax year? You have until the tax filing deadline to make prior year contributions to your HSA.

Contact Us

Call our Participant Services team at
800-270-7719 Monday through Friday
7 a.m. to 7 p.m. CT or email us at
ParticipantServices@AssociatedBank.com



Deposit products are offered by Associated Bank, N.A. Member FDIC.

*Investment, Securities and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
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