

# PLANNING FOR FINANCIAL SUCCESS? DON'T FORGET YOUR HSA!



**A health savings account (HSA) offers a unique combination of benefits. It's a crucial piece of any financial plan.**

If your financial goals include reducing your taxable income and paying for healthcare expenses now or in the future, an HSA is a powerful tool that lets you do both.

## **Tax-favored savings.**

HSAs qualify for tax-free contributions, tax-free growth and tax-free distributions when used for qualified medical expenses.

## **100% vested immediately.**

Funds in your HSA belong to you from the moment they are contributed, whether by you or your employer, regardless of your employment status.

## **Funds availability.**

You can access your HSA funds at any time to pay eligible health care expenses as they arise.

## **Flexibility.**

Unlike traditional retirement accounts, HSAs have no minimum age for distributions and no required minimum withdrawals.

**Maximize your HSA with the strategies on the next page.**



HSA cash balances are **FDIC insured** up to the Standard Maximum Deposit Insurance Amount (SMDIA). Deposit products are offered by Associated Bank, N.A. **Member FDIC.**

Investment, Securities and Insurance Products:

Please see reverse side for important disclosure information >>

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A DEPOSIT
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**Questions?**  
**We're here for you!**

Contact us at 800-270-7719  
or email [ParticipantServices@AssociatedBank.com](mailto:ParticipantServices@AssociatedBank.com)

## Get the maximum value from your HSA.

**Consolidate your accounts.** Moving funds from existing HSAs or IRAs into your Associated Bank HSA can help grow your balance and maximize your earnings. Speak with your financial advisor to determine if transferring funds is right for you.\*

**Enroll in additional pre-tax plans.** A limited purpose flexible spending account will allow you to pay dental and vision expenses with tax-free money today while retaining the money in your HSA for the future.

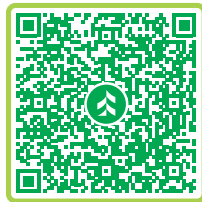
**Add money when you can.** Increase your payroll deductions each year to maximize your contributions. Additionally, explore options like prior-year contributions and catch-up contributions if you're age 55 or older.

**Accelerate your growth.** Let your HSA work for you. Earnings from interest and investments grow tax-free, helping you build long-term savings. Consider investing a portion of your funds if it aligns with your financial goals.\*

**Delay reimbursements.** By waiting to reimburse yourself for eligible expenses, you can keep a higher balance in your HSA, which may lead to greater earnings. Remember, you can reimburse expenses incurred after your account opens at any time—there are no deadlines.

## Want more information about maximizing your HSA?

Check out our guide, **Saving and Building Wealth with an HSA.**



\*Associated Bank does not offer legal, tax, rollover, or investment advice or recommendations. If professional advice is needed, please consult your personal advisor(s) to discuss your individual situation. HSA cash balances are **FDIC insured** up to the Standard Maximum Deposit Insurance Amount (SMDIA). Deposit products are offered by Associated Bank, N.A. **Member FDIC.**

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