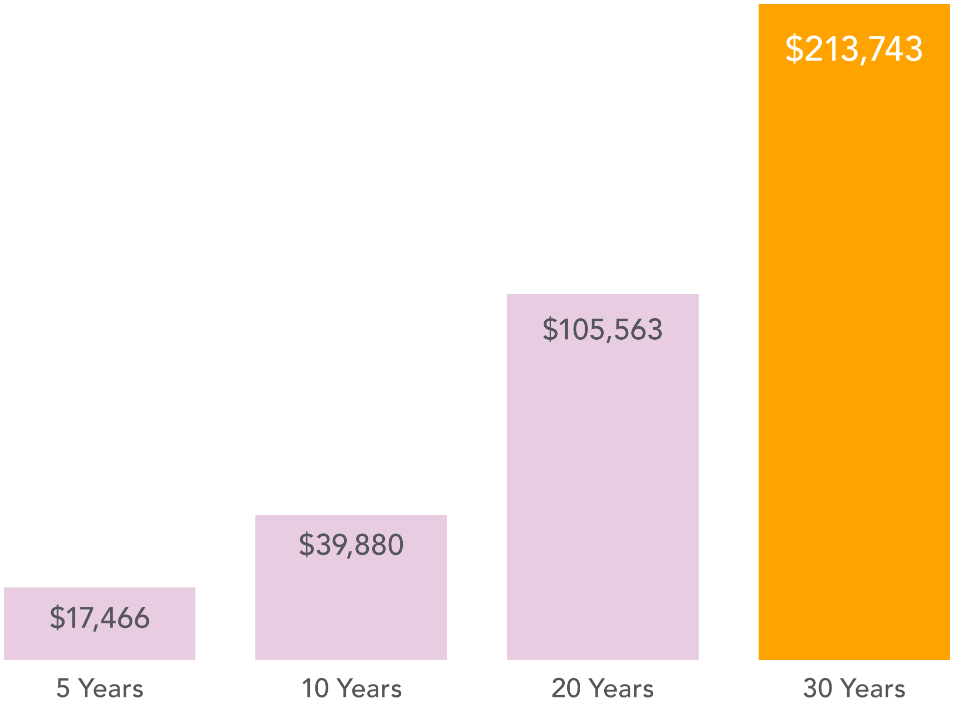
Saving for Future Health Care Expenses with an HSA

Start Now

The sooner you start saving, the better. Why? Because the impact of compound returns grows your money exponentially over time. Compound returns are generated from your investment gains and interest both on the original amount and your invested earnings.

Compounding

The best way to explain compounding is through an example: If you saved $1,000 per year in your HSA at a 5% rate of return, after 30 years you could potentially have $213,743 tax-free dollars in your account. These funds could be used to pay for qualified medical expenses, Medicare premiums, or to supplement your retirement income.



This example is a hypothetical illustration of compounding returns over time and is not intended to represent any particular investment or savings vehicle. The rates of return are constant nominal rates, compounded monthly. Actual investments will fluctuate in value. Contributions are assumed to be made at the beginning of the month. It does not take into consideration taxes or other applicable deductions, which will lower returns.