

# RETIREMENT FACTS & FIGURES

## Building A Stronger Retirement

(NAPS)—With each generation's expected retirement time growing longer and longer, you may need to plan for 20 to 30 years of life after you stop working. And when it comes to ways to save for the future, many Americans think first of the 401(k), the most popular and well-known retirement savings option.

### Saving for Your Health

Lesser known—and understood—is another way to save for your future: the Health Savings Account (HSA). With rising healthcare costs that can exceed \$10,000 annually during the retirement years, HSAs are gaining more recognition as a smart way to complement 401(k)s and other retirement savings options by helping you plan and save for healthcare costs encountered now and in the future.

### The Foundation

Traditional 401(k) plans are popular retirement vehicles for several reasons:

- **Tax advantages:** 401(k) contributions are taken out of your paycheck before federal taxes are withheld, which lowers your taxable income. Contributions are also tax-deferred until you withdraw them.
- **More control:** You can contribute as much as you want to a 401(k) within your plan and IRS limits, and you can change your contribution at any time.
- **Compound interest:** The earlier you start investing in a 401(k), the more time your money has to grow.
- **It moves with you:** The money in your 401(k) belongs to you—even if you change jobs, you can keep your money invested and growing.
- **Ease of use:** 401(k)s are easy to contribute to, with many employers offering automatic payroll deductions.



**A healthy, happy retirement can be easier to achieve if you plan ahead.**

### Add More Stability and Strength with an HSA

If you save in your HSA as well as a 401(k), you can take advantage of three unique benefits:

1. **Triple-tax advantage:** No federal taxes on contributions, withdrawals for qualified medical expenses, or investment earnings
2. **Build long-term healthcare and retirement savings:** Especially with HSA Bank's self-directed investment options
3. **No "use it or lose it":** Investment balances carry over from year to year and grow tax-free (just like the HSA cash account)

### Save for Expenses

Tax-free HSA fund withdrawals are limited to IRS-qualified medical expenses, but there's a lengthy list of future healthcare costs your HSA can pay for, so your 401(k) funds don't have to. These include everything from acupuncture to a wheelchair and many things in between.

### Learn More

For further facts and tips on HSAs and planning your retirement, go to [www.hsabank.com](http://www.hsabank.com).