





More strategies for HSA

Big Bill? Think smart and save on taxes ; If you haven't maxed out your contributions to the HSA and know that you have a big medical bill that will need paid, use the HSA to save on taxes. Contribute the amount of the medical expense to your HSA* then, use your HSA to cover the medical expense. That way, you get the tax benefit of the contribution!

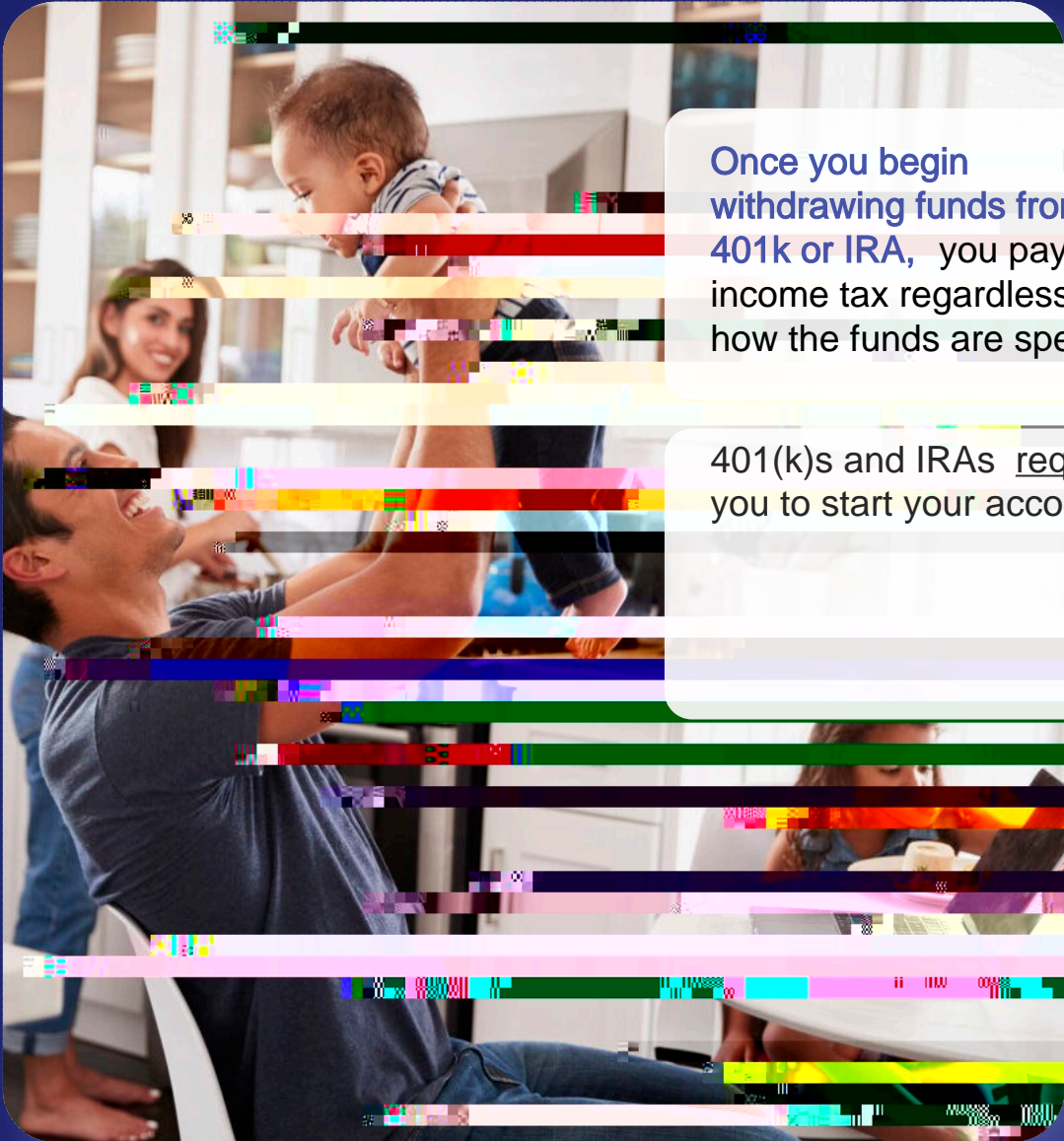
*up to HSA maximums

Get the most out of your account . **Balance contributions to your 401k and HSA.** Contribute up to your 401k company match, and then contribute any additional funds to your HSA*. Planning to contribute even more after reaching your HSA maximum? Contribute extra funds to your 401k.

*up to HSA maximums

Leverage `auto -invest' features to methodically **build a larger balance over time.**

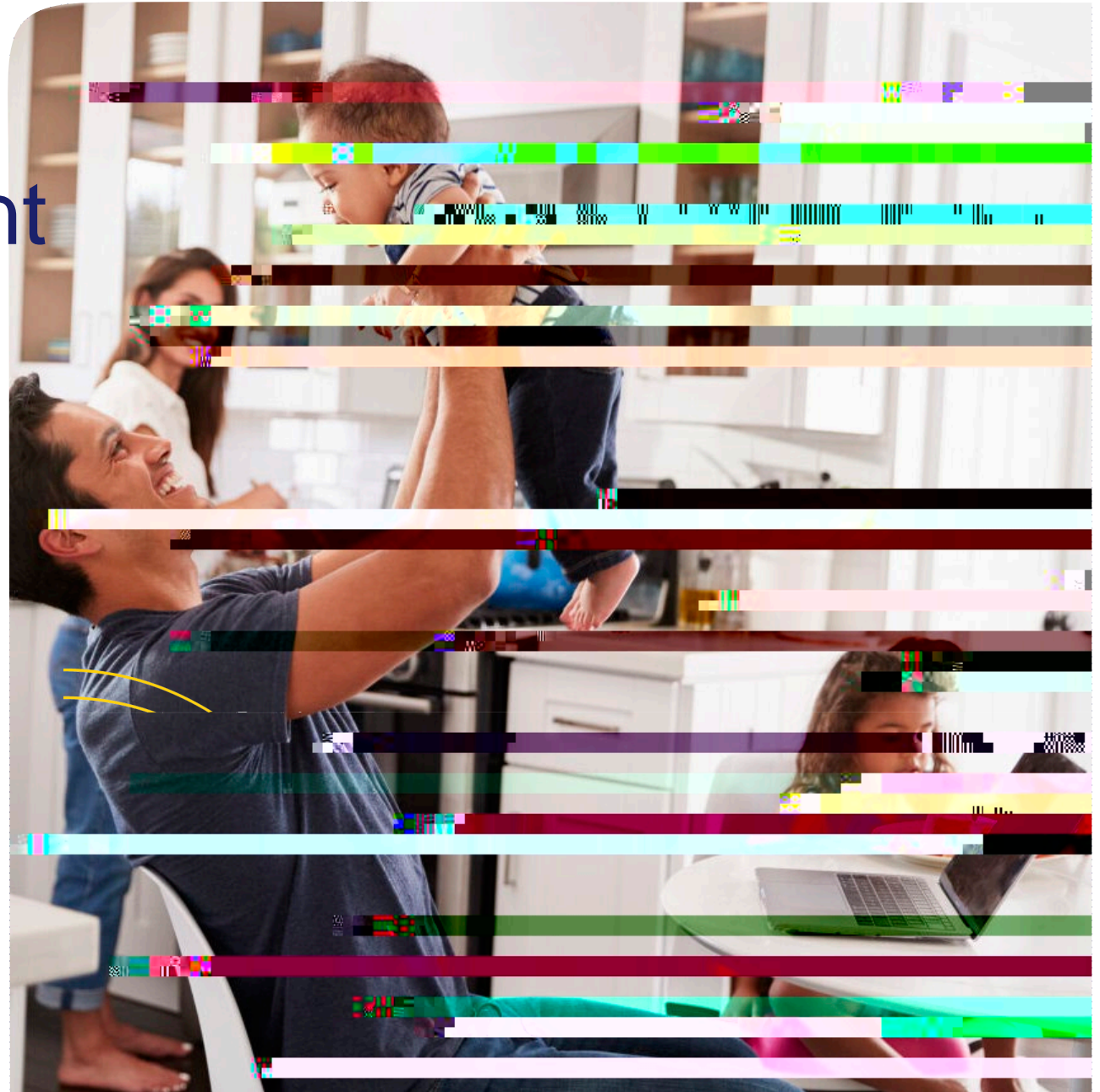
Some features include dividend reinvest, recurring transfers to the investment account and rebalancing.



Once you begin withdrawing funds from a 401k or IRA, you pay income tax regardless of how the funds are spent.

401(k)s and IRAs require you to start your account

Tax advantages of a Health Savings Account





Customize to your Family

With the Inspira HSA Calculator tool, you can enter your own contribution and medical spending trends & calculate a custom retirement nest egg projection!

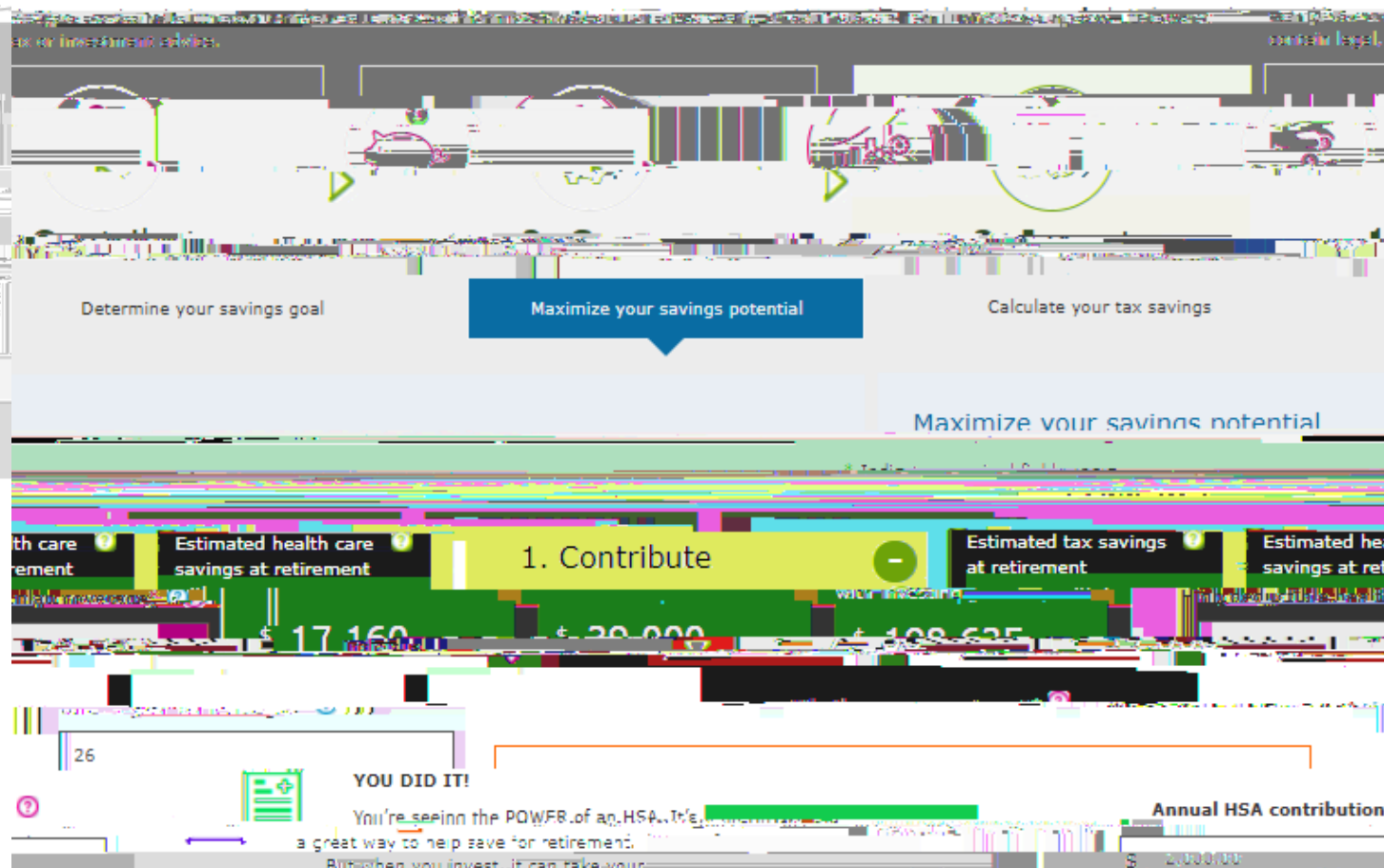
Steps:

- **At the Contribute screen,** enter your age, family status, state income tax rate, estimated annual contribution & estimated medical spending.
- **At the Invest screen,** enter the percentage of your available balance you wish to invest each year and approximate rate of return based on your personal investing choice.
- **Observe the potential** for building health care savings at retirement with tax-free purchasing power!



Your projection will be custom to you!

HSA Calculator



Investing with confidence

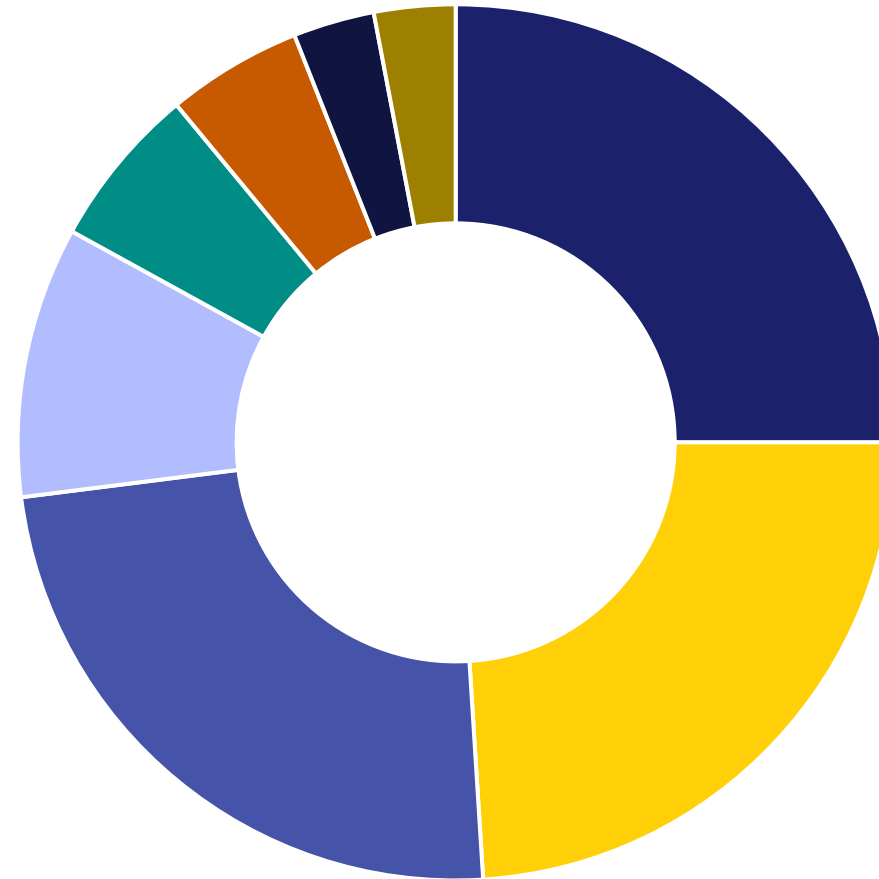
Benefit from an external investment adviser constructing our four -star rated fund menu.



5,000+ U.S. Mutual
Funds

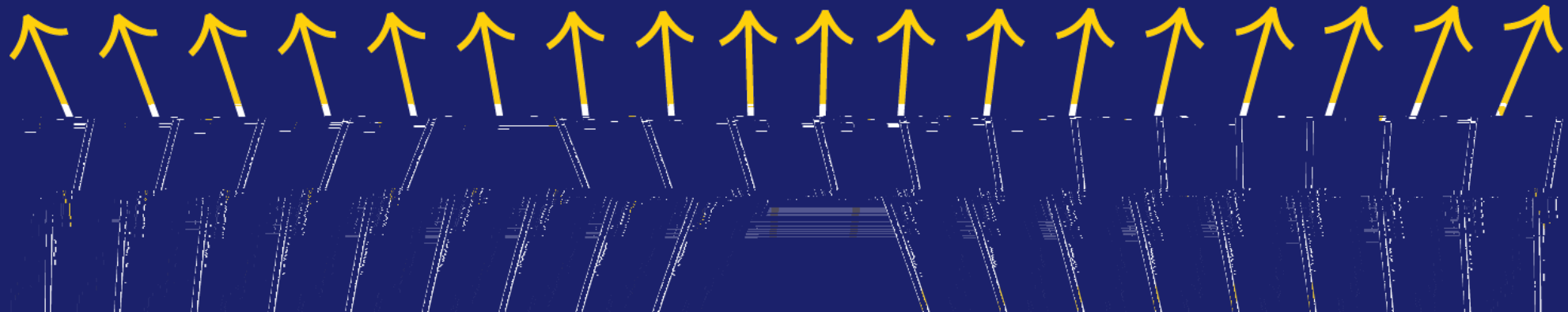
Inspira works 14.0%

How Members invest



- US Equity - S&P 500 Index
- US Equity - Large Cap
- Asset Allocation
- US Equity - Small cap
- US Fixed Income
- International Equity
- US Equity - Mid Cap
- Emerging Mkts Equity

Investing your HSA funds



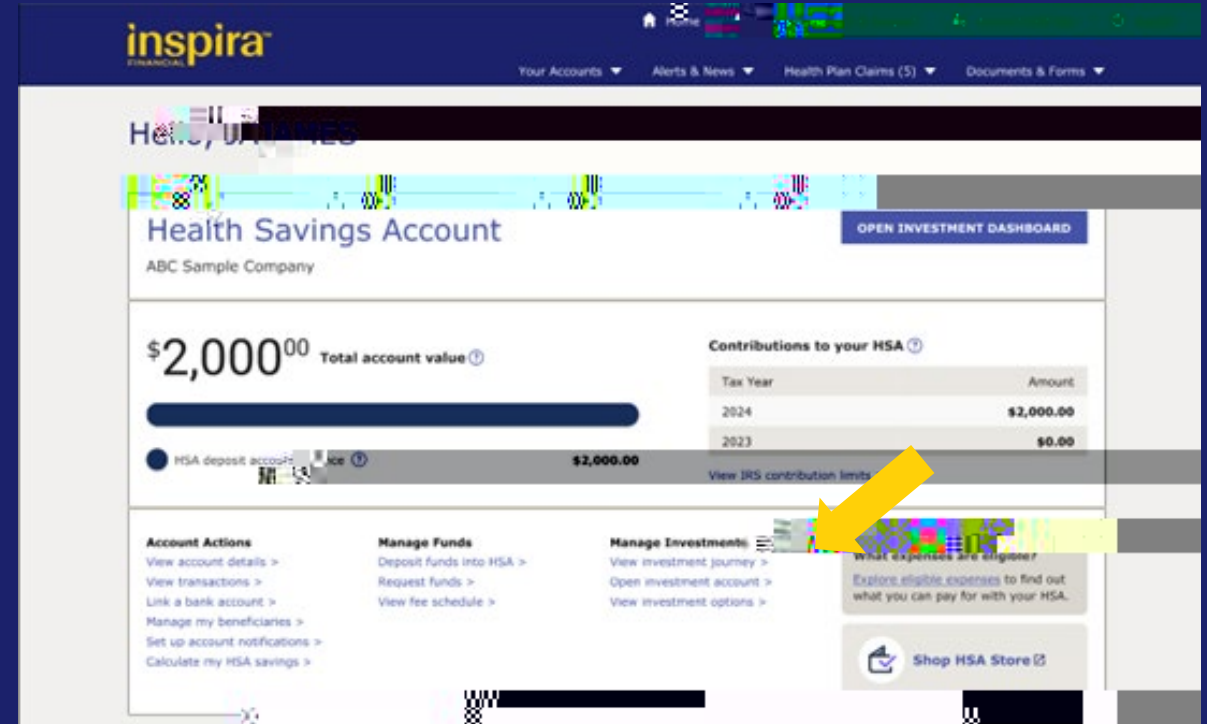
Manage Investments

Once your HSA deposit account reaches a certain amount (typically \$1,000), you can start to fund an HSA investment account.

To view your investment options and open an account, click “ View investment journey”.



Once you open an investment account, you'll see a link under “Manage Investments” called **View investment dashboard**. That's where you can view and manage your investments.



View my Investment journey

If you haven't opened an HSA investment account yet, you can learn more about your investment options and calculate your potential savings here.

Once your HSA deposit account reaches a certain amount (typically \$1,000), you can start to fund your HSA investment account.

The screenshot shows the 'My investment journey' page on the Inspira Financial website. The page features a navigation bar with 'Your Accounts', 'Alerts & News', 'Health Plan Claims (5)', and 'Documents & Filings'. The main heading is 'My investment journey' with a sub-heading: 'Are you interested in investing your Health Savings Account (HSA) funds? Find where you are in your investment journey. And learn more about it.' Below this is a progress bar with three stages: 'Contribute', 'Save', and 'Save'. The 'Contribute' stage explains that to invest, you need more than \$1,000.00 in your HSA and lists ways to grow your balance: making pretax contributions, depositing funds from other accounts, and making post-tax deposits. The 'Save' stage (first) states that once you have \$2,000.00 in your HSA, you can start investing. The second 'Save' stage explains that as you plan for health care costs, investing your HSA funds can help you grow your money faster. At the bottom, there are two 'Learn More' buttons: 'My investment options' and 'How to invest your HSA funds'. A footer link asks 'Have questions about your account? Check out our frequently asked questions.'

The screenshot shows the 'Grow your HSA' page on the Inspira Financial website. The heading is 'Grow your HSA' with a sub-heading: 'Did you know you can invest your health savings account (HSA) funds?'. The text explains that as you plan for health care costs now and in the future, HSA funds can help your money grow. Below this is a 'How to invest' section. It states: 'First, you'll need to open an HSA investment account. You can open one today. It only takes a few minutes.' It then says: 'Once your account is open and you have enough money in your HSA, you can transfer funds and start investing.' At the bottom, there are two buttons: 'OPEN INVESTMENT ACCOUNT' and 'REMIND ME LATER'.



View Investment options

Select the funds options you want to view and learn about.

