



HEALTH SAVINGS ACCOUNT (HSA)



# Invest in your future with your Inspira health savings account



As an Inspira HSA customer, you have the opportunity to grow your HSA balance by investing in a variety of mutual funds.

It's a fact — you can make tax-free contributions and tax-free withdrawals for eligible health care expenses. And any growth that occurs will also be tax free.<sup>1</sup> Use your HSA to help expand your ability to save for the future.

## Get ready to grow your HSA balance

With a minimum balance in your HSA (typically \$1,000), you may choose to start investing your HSA dollars. This opens the door to benefits including:

- Access to a diversified group of mutual funds, each professionally managed by a third-party investment adviser.
- Investment choices that earn top Morningstar® star ratings with an average of 4+ stars out of 5. Morningstar is a leading investment research firm.<sup>2</sup>
- Seamless investment capabilities with no transaction fees for trading.
- Move money from your investment account back to your cash account if you need those funds for health care.

Just 27%  
of working  
Americans  
know HSAs  
can be used as  
an investment  
vehicle.<sup>3</sup>





## Easy online management

From the Inspira website, you can:

- 1 Transfer funds to and from your HSA.
- 2 Use the "auto-invest" feature to control recurring transfers. Schedule transfers for each week, month, or quarter.
- 3 View your investment account information, like investment balances, elections, and recent transactions. Use the Inspira Mobile™ app for even easier access.
- 4 Manage your investment account — exchange your investments with other investments or rebalance your current investments to a certain percentage.

⇒ **Make your HSA work harder for your future**

For more information visit [inspirafinancial.com](https://inspirafinancial.com) or scan the QR code.



<sup>1</sup>Please note that not all states provide favorable income tax treatment for HSAs.

<sup>2</sup>A 5-star rating is the highest while a 1-star rating is the lowest; rating is based on an average of 27 funds. Morningstar, Inc., Morningstar, the Morningstar logo and Morningstar.com are registered trademarks of Morningstar, Inc.

<sup>3</sup>Investor's Business Daily. **Health Savings Accounts: From Simple Savings To Investment Powerhouse**. November 2023.

Note: Standard text messaging and other rates from your wireless carrier still apply.

Inspira Financial Health, Inc. does not provide legal, tax or financial advice. Please contact a professional for advice on eligibility, tax treatment, and other restrictions. Inspira and Inspira Financial are trademarks of Inspira Financial Trust, LLC.

This material is for informational purposes only. It is not an offer of coverage and it does not constitute a contract. Health savings accounts (HSAs) are individual accounts administered by Inspira Financial Health. There may be fees associated with your HSA. HSAs are subject to eligibility requirements and restrictions. State taxes may apply.

In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change.

Investment services are offered through an independent, third-party registered investment advisor. The HSA investment account is an optional, self-directed service, and Inspira Financial Health does not provide investment advice. By transferring funds into an HSA investment account, you will be exposed to a number of risks, including the loss of principal, and such funds are not FDIC or NCUA insured, or guaranteed by Inspira Financial Health. You should always read the prospectus for the funds you intend on purchasing. The prospectus describes the funds, investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investing through the Inspira Financial Health platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and the Investment Agreement. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.