

HSA TAX SAVINGS AND INVESTMENT OPTIONS

TAX SAVINGS

WITHOUT HSA		WITH HSA	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Estimated tax rate (30%)	-\$18,000	Maximum annual family coverage HSA contribution	-\$6,750
Net annual pay	=\$42,000	Adjusted gross pay	=\$53,250
Estimated current + future healthcare expenses	-\$6,750	Estimated tax rate (30%)	-\$15,975
Final take-home pay	=\$35,250	Final take-home pay	=\$37,245
Take home much more!			\$2,025

All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, healthcare expenses and tax savings may be different.

INVESTMENT OPTIONS

Sterling accountholders are paid interest on the funds in their accounts at prevailing bank savings rates.

SELF-DIRECTED INVESTMENT OPTIONS

To self-direct investments, Sterling accountholders may transfer funds in their HSA account to a joint brokerage account titled "Sterling Administrator For The Benefit Of (Name Of Sterling Accountholder)". Once the joint brokerage account has been set up and the accountholder has completed a Sterling Transfer of Assets Form, Sterling will transfer funds from the HSA account to the joint brokerage account.

Sterling recommends all accountholders keep an amount equal to their annual deductible or out-of-pocket maximum in their HSA account at a minimum. Additional brokerage fees may apply. Check with your broker-dealer for details.

TD AMERITRADE ARRANGEMENT FOR STERLING ACCOUNTHOLDERS

Through Sterling, accountholders can choose to open a self-directed brokerage account with TD Ameritrade and self-manage HSA investment accounts. This special arrangement with TD Ameritrade offers Sterling accountholders:

- Discounted trading costs for equity and mutual fund trades.
- Access to a large selection of no-load mutual fund strategies and managers.
- Total control and flexibility in trades for their own account (within IRS regulations for the types of investments allowed through an HSA).

Remember that Sterling does not provide brokerage services, nor do we control or manage the website content, privacy or security policies of TD Ameritrade. Review the TD Ameritrade services and policies before opening a brokerage account, and contact Sterling to get more info.