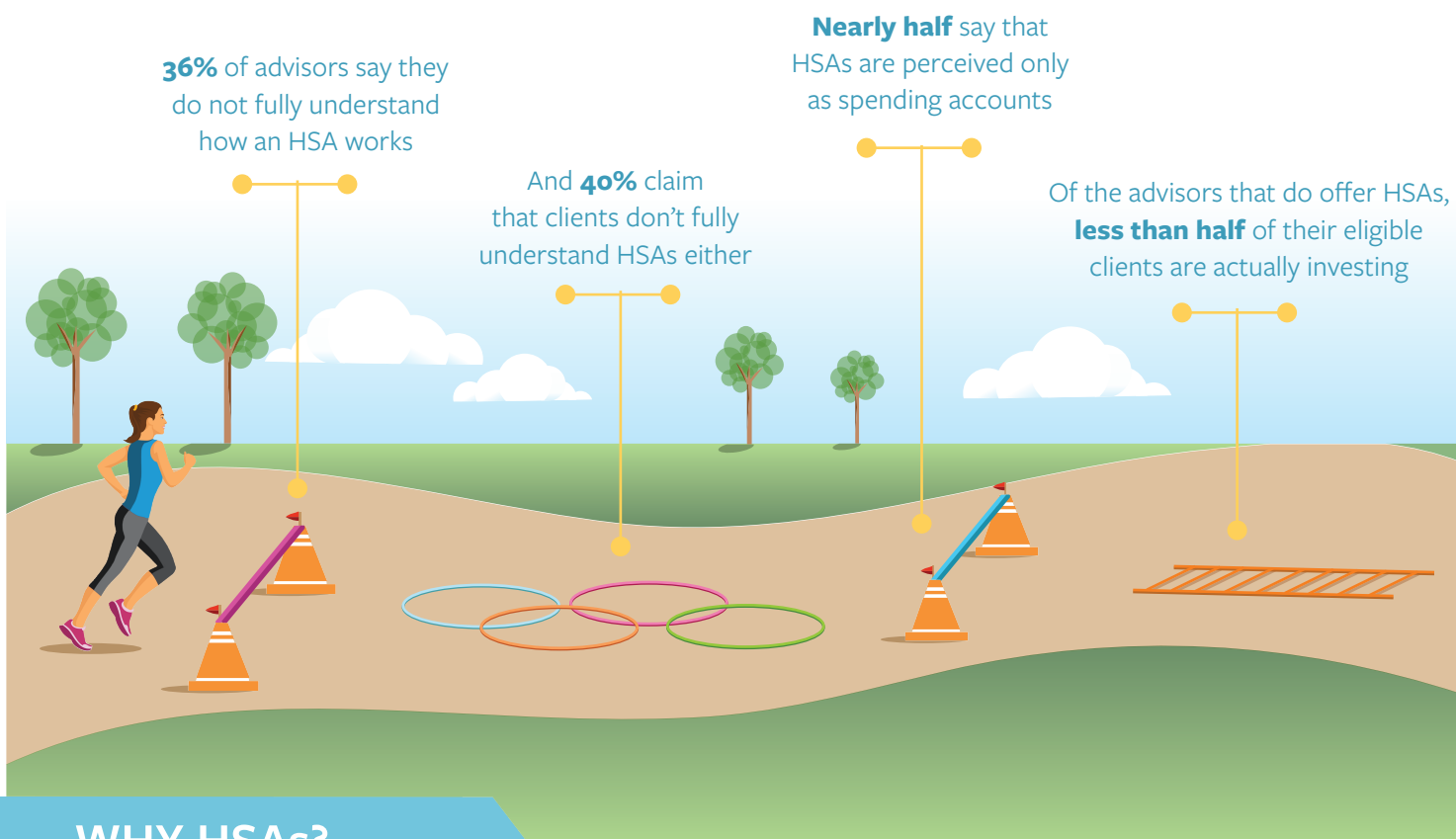


# Advisor Survey Results

## FINDINGS

HealthSavings™ conducted a survey of investment advisors to find out how they are working with plan sponsors and clients to help them get the full benefits of HSAs. Here's what we found:

- Almost **60%** are **still not offering HSAs**, despite the benefits HSAs provide for both advisors and their clients



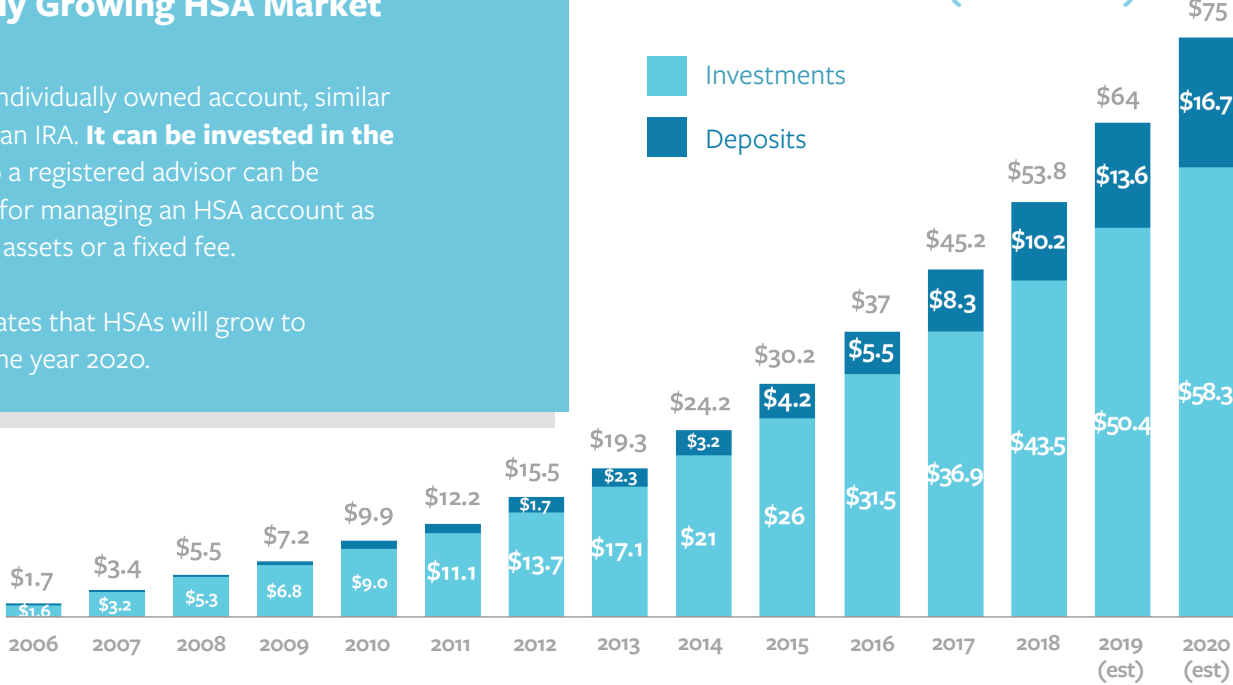
## WHY HSAs?

### The Rapidly Growing HSA Market

An HSA is an individually owned account, similar to a 401(k) or an IRA. **It can be invested in the same way**, so a registered advisor can be compensated for managing an HSA account as percentage of assets or a fixed fee.

Devenir estimates that HSAs will grow to \$75 billion in the year 2020.

### Total HSA Assets (in billions)



Source: Devenir Research



### Investing in a Happy, Healthy Future

Studies indicate that the average couple retiring at 65 years old today will need up to **\$404,000** to pay for healthcare expenses not covered by Medicare. With average HSA account balances hovering at \$2,577, it is apparent that compound interest in a savings account won't be enough to get most people the resources they need to cover costs in retirement.

According to HealthView Services

### In 2018, HSA Accounts Reached...



Source: Devenir's 2018 Year-End HSA Market Statistics & Trends

### Triple Tax Advantage

**70%** of respondents say their clients are completely unaware of HSAs as a means of transferring wealth to family members.



Anyone can fund an HSA for a loved one, as long as that loved one is HSA-eligible and has an HSA. In 2019, up to \$3,500 can be deposited in an HSA for an individual under self-only health coverage, and \$7,000 can be deposited for an individual under family coverage. What's more, there is a **triple tax advantage**:

- Cash deposited is not subject to federal taxes
- You can spend your money on qualified medical expenses tax-free
- Interest and capital gains on investments are tax-free