

Participant Corner

What's an HSA and is it Right for You?

The Month in Brief

July was a positive month for stocks and a notable month for news impacting the financial markets. The S&P 500 topped the 3,000 level for the first time. The Federal Reserve cut the country's benchmark interest rate. Consumer confidence remained strong. Trade representatives from China and the U.S. once again sat down at the negotiating table, as new data showed China's economy lagging. In Europe, Brexit advocate Boris Johnson was elected as the new Prime Minister of the United Kingdom, and the European Central Bank indicated that it was open to using various options to stimulate economic activity.¹

% CHANGE	Y-T-D	1-MO Change	2018
DJIA	15.16	0.99	-5.63
NASDAQ	23.21	2.11	-3.88
S&P 500	18.89	1.31	-6.24
REAL YIELD	7/31 RATE	1 MO AGO	1 YR AGO
10 YR TIPS	2.02	2.00	2.96

Sources: barchart.com, wsj.com, treasury.gov - 7/31/19^{14,18,19}
 Indices are unmanaged, do not incur fees or expenses, and cannot be invested into directly.
 These returns do not include dividends. 10-year Treasury yield = projected return on investment, expressed as a percentage, on the U.S. government's 10-year bond.

Monthly Quote:

"No one can make you feel inferior without your consent."

ELEANOR ROOSEVELT

Monthly Tip:

When a student and parent are cosigners on a private college loan, they must recognize that they are equally liable and responsible for paying the debt back.

Monthly Riddle:

I am very strong and tough, but never rigid. I can be broken, but only in a certain sense. What am I?

Last Month's Riddle:

There is a five-letter word that means "nice" in English, and all four letters used within this word are also Roman numerals. What is this word?

Last Month's Answer:

Civil



What's an HSA and is it Right for You?

Health savings accounts (HSAs) have grown tremendously in popularity over the past few years. You've probably heard about them or maybe your employer offers one. This memo will uncover answers to common questions you may have about HSAs.

What's an HSA?

A type of savings account that allows you to set aside money on a pre-tax basis to pay for qualified medical expenses.

Can anyone get an HSA?

In order to open an HSA, an individual must first enroll in a qualified high deductible health plan (HDHP).

I've heard HSAs have triple-tax advantages, what are they?

1. Contributions are tax free.
2. Contributions can be invested and grow tax free.
3. Withdrawals aren't taxed, if used for qualified medical expenses.

If I change employers, what happens to my HSA?

HSAs are completely portable for employees, meaning you may take it with you if you change employers.

Do I lose my HSA funds at the end of the year?

No. The balance can grow and carry from year to year and can also be invested.

What can I pay for with my HSA?

Generally HSA funds can be used to pay for anything that your insurance plan considers a "covered charge," including charges not paid by your health insurance because they were subject to a co-pay, deductible or coinsurance.

Disclosures:

In addition to the options listed here, there may be other options available. You should also consider your other options before rolling over retirement savings. Consider the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features, and tax treatment. This material is not intended to replace the advice of a qualified attorney, tax advisor, investment professional or insurance agent. This is a hypothetical illustration and does not represent an actual investment. There is no guarantee similar results can be achieved. If fees had been reflected, the return would have been less.

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Citations Economic Section:

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About Capstone Retirement Group

Capstone Retirement Group is a professional retirement plan consulting firm. We partner with plan fiduciaries to identify and implement the optimal retirement plan for their organization.

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