



TAX-ADVANTAGED RETIREMENT SAVINGS ACCOUNTS

	Health Savings Account (HSA)	Traditional Workplace Retirement Plan	Roth Workplace Retirement Plan	Traditional IRA	Roth IRA
2026 Contribution Limits	\$4,400 Individual \$8,750 Family *Age 55+ eligible to contribute an additional \$1,000	\$24,500 Individual *Age 50+ eligible to contribute an additional \$8,000 *Age 60-63 eligible to contribute an additional \$11,250		\$7,500 Individual *Age 50+ eligible to contribute an additional \$1,100	
Contribution Tax Status	Pre-Tax / Tax-Deductible	Pre-Tax / Tax-Deductible	After-Tax / Taxable	Pre-Tax / Tax-Deductible	After-Tax / Taxable
Distribution Tax Status	Tax-Free, if funds are used on qualified medical expenses	Taxable	Tax-free, if the distributions qualify	Taxable	Tax-free, if the distributions qualify
Withdrawal Penalties	Withdrawals for non-qualified expenses are subject to income tax plus an additional 20% tax penalty if made before age 65	Withdrawals made before age 59.5 are subject to income tax, plus a 10% additional tax penalty			
Investment Options	Variety of mutual funds			Variety of options including: individual stocks, trade options, & mutual funds	

Contribute to an HSA, Workplace Retirement Plan, & IRA for a TRIPLE Tax Advantage!

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