


Position Your Expertise	Provide Guidance	Differentiate Services	Keep Current
<p><b>You won't get paid, but you may generate good will.</b></p> <ul style="list-style-type: none"> <li>• Gen X are looking for advisors they can trust and that have their best interests in mind.</li> <li>• Women make 80% of the health care decisions for their families and by 2028, women will control 75% of discretionary spending.</li> </ul> <p><b>Clients are looking for financial planners that can help prepare for future health expenses.</b></p> <ul style="list-style-type: none"> <li>• 62% of baby boomers expect their financial advisor to help them prepare for health care costs in retirement.</li> <li>• Health care is a top concern for Gen Xers, yet few are planning for future health care expenses.</li> </ul>	<p><b>Making investment elections is a confusing, complicated process for most individuals</b></p> <ul style="list-style-type: none"> <li>• Most HSA account holders are not aware that the account is a long-term savings vehicle that may be invested, and so it is held in cash and spent each year.</li> <li>• Investing in a multi-asset class option according to risk tolerance and risk capacity given projected health expenses.</li> <li>• HSA Trustees generally offer an investment menu of 15 to 25 funds, both single asset class and multi-asset class funds.</li> <li>• Some HSA Trustees offer a self-directed brokerage window but they all are a little bit different. (see reference chart on back)</li> </ul>	<p><b>Demonstrate that you always have your clients best interest in mind</b></p> <ul style="list-style-type: none"> <li>• Explain the option of using brokerage accounts with HSA-appropriate funds.</li> <li>• Explain the process of opening a brokerage window. (see example on back)</li> <li>• Communicate that at any time, an investor can transfer their HSA account to a different HSA Trustee.</li> <li>• Explain that if the investor leaves his or her current employer, he or she can maintain their HSA account/investments with the same Trustee, or transfer to another Trustee.</li> </ul>	 <p><b>Use Our HSA Guidebook</b></p> <p>Learn fundamentals about the benefits of HSAs and how your clients can take advantage of them.</p> <p><a href="https://go.manning-napier.com/HSA">go.manning-napier.com/HSA</a></p> <div> <h1>HSA</h1> <p>— Cheat Sheet for —</p> <h2>ADVISORS</h2> </div>