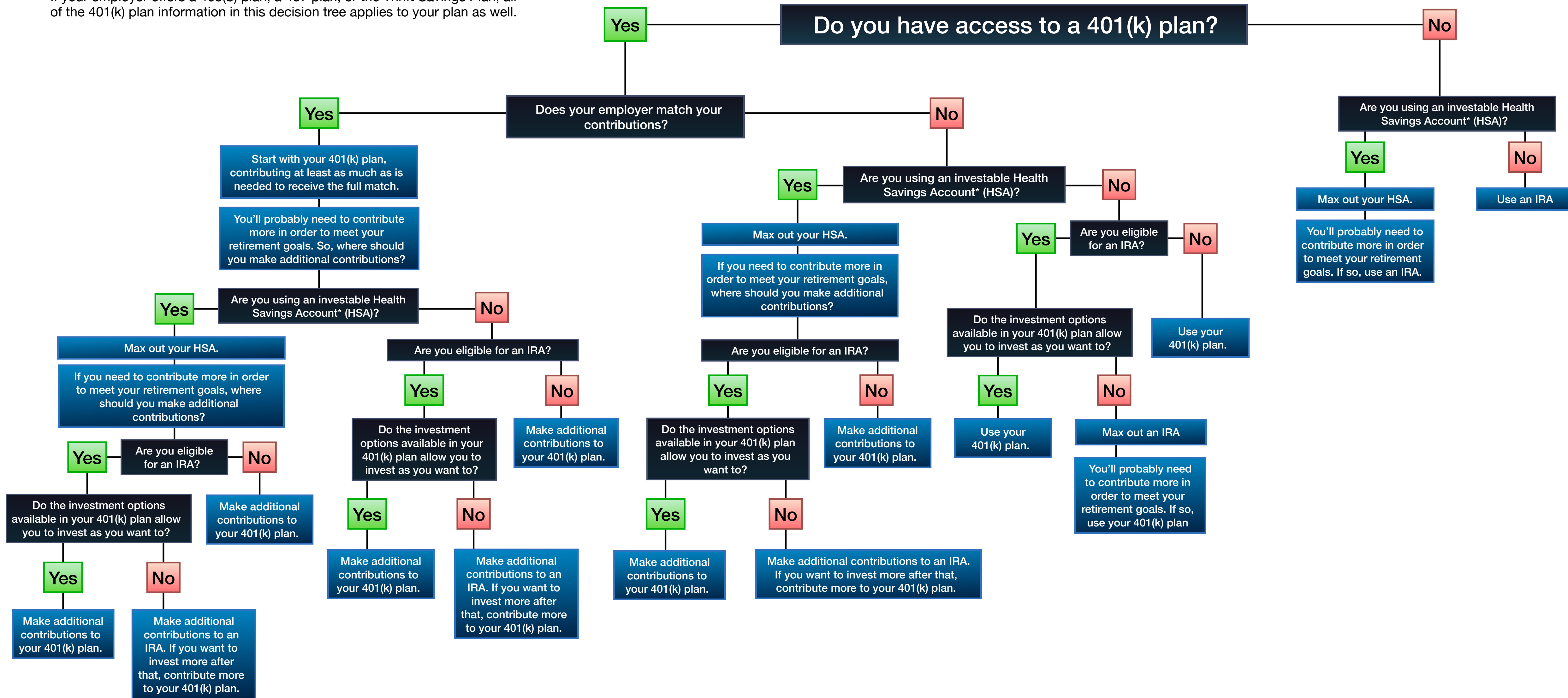


# 401(k)/IRA/HSA Decision Tree

Which account(s) should I use to save for retirement?

If your employer offers a 403(b) plan, a 457 plan, or the Thrift Savings Plan, all of the 401(k) plan information in this decision tree applies to your plan as well.



\* By “investable Health Savings Account,” we mean two things. First, that your HSA provider actually allows you to invest the money (preferably with a wide array of investment options), not just save it. Second, that you plan to pay for most of your current healthcare costs with non-HSA money, allowing your HSA money to grow for use in your later years.