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eNEWSLETTER

*A quarterly resource for Francis Investment Counsel
plan participants*



TAKE THE FAT WALLET CHALLENGE FOR YOUR CHANCE TO WIN \$1000!

We're celebrating "National Save for Retirement Week" by offering YOU the chance to win one of three (3) \$1000 gift cards. Watch videos, share, and take action to strengthen your financial future and earn

WELCOME!

You're reading
MoneyAdvice@Work®
– The Newsletter!
This quarterly
resource brings you
industry insights,
updates on upcoming
education events, and
an independent
perspective from your
Francis Investment
Counsel advisors.

IN CASE YOU MISSED IT...

We get it – we know
you're busy. That's
why we created the
Monthly Minute.
These short articles
bring you practical
money tips that you
can read quickly.

entries. All entries must be received by October 22nd, so [click here](#) to get started today!



THE WAIT IS ALMOST OVER... MONTHLY WEBCASTS WILL BEGIN IN 2017!

We're excited to announce that starting in 2017 we're going to offer live webcasts every month. We'll cover a variety of financial topics, so there's sure to be something for everyone. [Click here](#) to view the webcast topics, register, and to sync with your calendar. Have a scheduling conflict? As always, we'll post the recorded sessions on our website as soon as possible after the air date so you won't miss any of the fun.



Here's your chance to re-cap the past quarter's Monthly Minutes.

September Target Retirement Date Funds: The Easy Way to Invest

Do you prefer a more "hands off" approach to managing your investments? Does the thought of watching the "ups and downs" of each fund keep you up at night? If so, a Target Retirement Date Fund might be the right investment approach for you! [Click here](#) to learn more (and don't forget to watch the [TRD video](#)).

August Solving the Medicare Puzzle

Untangling the parts and pieces of the Federal Medicare system is tricky. [Here](#) we pull out the key "must know" points to get you started. Looking for more info? [Watch](#) our previously recorded webcast, which explains the parts, cost, picking a plan, and more.

TARGET RETIREMENT DATE FUNDS VIDEO

Advisor Kelli Send explains target retirement date funds and how to determine if they are the right investment approach for you. [Click here](#) to watch.



* TODAY * TODAY * TODAY * NEWLYWEDS' GUIDE TO MONEY WEBCAST

Talking to your honey about money is a vital part of ensuring a happy and lasting marriage. Whether you've just set the date or you're several anniversaries in, join us [TODAY at 12:00pm \(CST\)](#) as we discuss the importance of marrying accounts, setting common goals, and understanding each other's money language.

July Democracy in Action: British People Vote to Leave the European Union

[Click here](#) to take a jump back in time to remember where we sat as the financial markets were jolted the day after the "Brexit" vote.



You work hard for your employer – and your employer is committed to you! That's why they sponsor MoneyAdvice@Work®.

This employee benefit ensures that you and your family receive the money help that you need, all from a conflict-free, "no sales" advisor – Francis Investment Counsel. They're here to help you with personalized money advice.

BUSINESS

Milwaukee Journal Sentinel
JSEOnline.com/business

Sunday,
September 26, 2016

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Use HSA to supplement 401(k) savings

401(k) ADVISER
MICHAEL J. FRANCIS



With life expectancy stretching into the 90s for many, funding a health savings account to supplement your other retirement savings makes a lot of sense.

Rapidly rising health care costs are making it increasingly difficult for people to afford to retire. So if you're not familiar with how an HSA works, it's time you learn more about one of the most powerful savings and retirement planning tools around.

An HSA allows you to pay for out-of-pocket medical, dental and vision expenses with tax free money. It's the "triple crown" of tax shelters, providing an up-front tax deduction for your contribution, no taxes on any earnings and the tax free withdrawal of all you've accumulated when you use the money to pay for qualified medical expenses.

can encourage you to be wasteful with your health care savings because any amount you don't spend by year end is forfeited.

While a 401(k) plan is available only if your employer offers one to you, an HSA is not necessarily tied to your employer. As long as your health plan meets the high deductible requirements, you can open an HSA anywhere. Most banks can offer you an HSA, so it is a good idea to shop around to compare investment flexibility and costs.

Depending on the HSA provider you select, the money you deposit in an HSA can be invested in a conservative money market account or diversified for a longer-term time horizon into an array of stock or bond mutual funds. Generally, it's a good idea to keep at least one year of potential out-of-pocket medical expenses invested conservatively.

If your health is good and your HSA grows in value, you should

[Click here to read more...](#)

USE HSA TO SUPPLEMENT 401(k) SAVINGS

With life expectancies expanding, funding a health savings account makes a lot of sense. [Read more](#) to learn about this powerful savings tool.

Want to work one-on-one with an advisor? [Click here](#) to schedule a phone or web MoneyAdvice session.

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This free newsletter is available to all Francis Investment Counsel plan participants.

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