Special Report

How Miracle Health Savings Account Promotes Your Health & Wealth

Affording Your Family's Health Care

Have you ever said, "I just can't afford my family's health care?" "I just can't afford my company's health care plan? "I just can't give my employees the health benefits they deserve? Or "I want to provide my clients with extra benefits that will set my services apart from the rest."

If so, you will find solutions in this research report, in which you will discover:

- ***HOW TO PROTECT YOUR HEALTH AND GROW YOUR WEALTH WITH THE NEW HEALTH SAVINGS ACCOUNT***
- ***HOW TO BUILD A RETIREMENT NEST EGG WHILE YOU PROTECT YOUR HEALTH***
- ***HOW TO LOWER PREMIUMS AND REDUCE TAXES WITH THE NEW HEALTH SAVINGS ACCOUNTS***

HOW TO RETAIN AND ATTRACT TOP PERSONNEL WITH THE NEW HEALTH SAVINGS ACCOUNT

A recently published report revealed that the average couple, from age 65 until their deaths, will spend $225,000 on un-reimbursed Health Care.

How will you, your clients, or your employees pay for family health care in the retirement decades ahead?

In 2004 Congress created Health Savings Accounts. HSA's are an alternative to traditional health insurance; they are also a savings product that offers a different way for consumers to pay for their health care and simultaneously save for retirement. Further, HSAs enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis. HSAs are the ultimate multi-taskers of personal finance. Better yet, HSAs do all this for you, while you cut down on the cost of insurance coverage.

Give the HSA some thought and you will agree that it is a miracle solution to a tough problem…

We are living longer. The latest statistic from the Center for Disease Control's National Center for Health Statistics reported that current life expectancy is 77.9 years nationwide across all gender and ethnic demographics. This is a steady rise from 75.8 years in 1995 and 69.6 years in 1955.

These statistics arise from "The continued reduction in deaths from the three leading killers in the united States-heart disease, cancer and stroke-which is most likely due to better prevention efforts and medical advances in the treatment of these diseases." Hsiang-Chin Kung, statistician with NCHS.

We all deserve the highest quality of life. That is only assured through both the best heath care, and also all the best preventive treatment. Our health care coverage, whether Medicare, private insurance, or employment benefit rarely covers all the treatment we need, and almost never covers the full board of preventive techniques.

None of us can afford to place all of our discretionary funds into health care. That is why the Health Savings Account THE MIRACLE. As you read along, please have a pen handy and a few sheets of paper. You will need to take notes because you will discover a treasure trove of information important to you, your family, employees, and clients. You will want to sketch out how you plan to use this information, and then take action to further educate yourself, and open your account, offer an HSA to clients and employees. If you consider yourself a generally healthy person, you will also find this report crucial to wealth accumulation in retirement. Read on…

Health/Wealth HSA Principle #1:

IT IS EASY TO SET UP AN HSA

As you read this report please keep in mind that actually opening an HSA is as easy as 1, 2, and 3. Here is all you must do, in this order:

#1. Select the self directed HSA of your choice. Free consultation to open your plan are available. Email Adriane at adrianeberg@msn.com

#2. Lower your insurance premiums by replacing your existing insurance with a high deductible policy.

#3. Contribute up to the maximum allowable amount. Many people simply start by contributing the savings from their lowered insurance premiums.

By doing this you 1) control how your medical dollar is invested, even in real estate, business interests, and notes, as you will read later on in the WEALTH MIRACLE part of this report, 2) save taxes with your tax advantaged medical nest egg, 3) use the money for your retirement if you stay healthy, and do not need to cover medical costs, 4) have better health care, as certain preventive uses for your medical nest egg, not covered by traditional insurance, are allowed through the HSA.

Offer the plan to employees – they will thank you.

If you are thinking of an HSA for your business and/or your employees note these additional benefits:

You will retain and attract mature employees. You will gain loyalty. You will lower your costs. Baby boom and senior employees are more experienced and therefore prized, but they are also a health benefits cost factor. With the HSA you can offer employment to top professionals while keeping benefits costs in check.

Health Wealth Principle #2:

TEST THE SIX MIRACLES OF THE HSA

If you are thinking of an HSA for your self, your family, and employees or to offer to clients, study the benefits chart below. Make sure that your plan provider is structured so that you receive all of these benefits, no fewer. The wealth building advantage of self-directing the investments in your HSA as they grow means that if you do not use the funds to pay for health care it remains as part of your future retirement next egg.

HSA Benefits:

Affordable Health Insurance

Save money by lowering premiums with high deductible plan.

Triple Tax Advantages

#1. The contributions to your HSA are pre-tax.

#2. The interest and investment gains on your HSA, HSA are entirely tax-free.

#3.Withdrawals from your HSA for qualified medical expenses are entirely tax-free.

Unprecedented Control

You control how your dollars are spent – i.e. non-prescription drugs and certain prevention methods.

Portable

Your HSA remains yours regardless of by which insurance company you are insured, and even if you change insurance companies, go on Medicare or cancel your insurance.

Flexibility

Your HSA contributions can be used to pay for a wide range of eligible medical expenses not typically covered by low deductible health insurance or other healthcare accounts

Planning for the Future

HSA contributions can be directed toward long-term investment vehicles, such as mutual funds, to maximize future value of your HSA.

Add to this a little known Wealth Miracle of self-direction…

Did you know that you can place real estate, notes, metals and many other investments in an IRA, Roth IRA, 401k, solo 401k, and many other qualified plans? You can. And Entrust is a leader in education you and your clients to understand self-direction and grow assets exponentially. Entrust does not sell any investments, it is an administrator of self-directed plans, with a strong education arm. The WEALTH MIRACLE is that the HSA can also invest in these types of investment, making your HSA a vital part of your wealth accumulation for retirement should you not need to use the funds for health care.

Health/Wealth Principle #3:

KNOW THE ANSWERS TO THESE CRITICAL QUESTIONS BEFORE YOU OPEN AN HSA

How can I contribute to an HSA?

You can contribute to an HSA either as a Transfer or Rollover from an existing HSA, OR if you are setting up an HSA for the first time, you may make regular contributions from your income, OR both. Entrust can set up an automatic contribution system so you are free to concentrate on your health, and put your wealth on automatic pilot.

But, you may only make these regular contributions IF a High Deductible Health Plan covers you.

What is a High Deductible Health Plan?

If your health plan only covers one person - a Single Plan - the deductible must be:

At least $1,100 and your out-of-pocket expense cap does not exceed $5,500 for 2007 - $5,600 for 2008

If your health plan covers more than one person - a Family Plan - the deductible must be:

At least $2,200 and the out-of-pocket expense cap does not exceed $11,000 for 2007 - $11,200 for 2008

How much may I contribute?

If your health plan only covers one person - a Single Plan - your contribution may not exceed:

$2,850 for 2007 and $2,900 for 2008

If your health plan covers more than one person - a

Family Plan - your contribution may not exceed:

$5,650 for 2007 and $5,800 for 2008

In addition to these contribution amounts, eligible individuals 55 or older may make HSA catch-up contributions up to $800 for 2007.

Does an HSA pay for things for which regular insurance does not pay?

Yes. That is where money for prevention may come in. HSA funds can pay for any “qualified medical expense.” even if the expense is not covered by your high deductible health plan. For example, most health insurance does not cover the cost of over-the-counter medicines, but HSAs can. You can also use the HSA to pay for visits to the dentist, eyeglasses, or the cough medicine you buy for your child, and more, without itemizing.

Pay for your chiropractor, homeopath, or many other alternative medicine practitioners, using pre-tax dollars.

How do I use the deductible?

Just as car insurance does not pay for oil changes, Health Savings Account (HSA) plans do not pay for routine doctor visits and prescriptions until your deductible is met. Deductibles start at $1,100 for individuals and $2,200 for families. The result is much lower premiums.

How do the tax benefits work?

If the money from the HSA is used for qualified medical expenses, then the money spent is tax-free and deductible! We call that a miracle. The deduction comes from Adjusted Gross Income, AGI.

How should I choose an Insurance Agency/ Broker?

There are many different insurance agencies out there, all pretty much selling the same plans but when you do business with the right company you can save yourself, your client or employee a lot of money and potential “HSAsle.” Here are our recommendations:

Go with someone who specializes in Health Insurance.

Unfortunately, there are still very few insurance agents that have much experience or any expertise in Health Insurance. An HSA offers the potential to save your client thousands of dollars, so you owe it to them to direct them to the best information and advice available, so that they can make the best decision possible.

Choose to do business with an expert, not a nameless employee at a phone bank.

We, at Entrust, are not only experts on HSA plans; we are also customer service fanatics. We provide honest, accurate, and unbiased information and advice.

Do business with an agency that gives you many different insurance companies to choose from.

There are tremendous differences in rates and types of coverage among the different companies that offer HSA-qualified health insurance plans, so it is important to choose from among many options in order to find the best value. Also, by going with an agency that represents many companies, your clients may be able to more easily change policies.

HSA record-keeping is a cinch. Just keep the expenses for which you have reimbursed yourself from the HSA separate from those that you paid for out-of-pocket. Keep receipts for all medical expenditures paid from the HSA with your current tax records, and place the “non-reimbursed medical expenses” in a separate file, keeping them with the concurrent year’s tax records in whatever year you decide to reimburse yourself.

For financial professionals: In January your client should receive from TEG the IRS Form 1099-SA, which will indicate the total distributions they took from their account during the previous year

Distributions are not taxed if they spent the money on qualified medical expenses. Growth on the account is not taxed unless there is distribution of this money for non-qualified purposes.

In May they should receive from TEG the IRS Form 5498, which will indicate their total contributions to the account during the previous year. This form is not sent out until May because they have until April 15 to fund their account from the previous year.

Your client would use this form to complete Form 8889, which they would send to the IRS with Form 1040.

Health/Wealth Principle #4:

YOU CAN SELF DIRECT THE INVESTMENTS IN YOUR HSA

NOW THE REAL WEALTH MIRACLE: You and Your Clients and Employees Can Grow HSA Contributions Through Investments Like Real Estate, Notes and Protect Buying Power With Metals and Currencies

Yes, you can build wealth and secure your future by self-directing a Health Savings Account into alternative investments like real estate, notes, tax liens and many more-or include FDIC insured dollars, certificates of deposit and mutual funds.

You can make your HSA into an investment powerhouse with an Entrust Self Directed HSA. If you are currently unaware of the benefits of self directing an IRA or 401k, or other plan, please take advantage of our educational materials by visiting—and listening to the webinar, or e-mail us at—for a FREE e-report on this powerful way to invest for retirement. Better yet, take advantage of the free consultation offered at the end of this report.

Ask yourself these questions:

Have you ever felt limited by the investment options you have for your education or health savings?

Would you like to have these tax-deductible accounts grow even more, while staying tax-deferred or even tax exempt?

Would you like to offer your clients or employees benefits that bond them to you and make a real difference in their future?

A self-directed Health Savings Account from The Entrust Group allows you to choose where to invest your funds, as permitted under IRS rules. These funds will grow tax-free as you invest in real estate, notes, limited partnerships, commercial paper and many other assets. With the great tax advantages provided by a self-directed account, you can potentially build wealth and secure your future more effectively. A self-directed account gives you total control. As a self-directed administrator, Entrust does not sell or promote any product or limit your investment options. You control the types of investments that you participate in and Entrust provides the administration - after all, it's your account! "Self-directed" simply means that you, as an individual, have complete control over selecting and directing your own investments.

THE MIRACLE OF WEALTH ACCUMULATION FOR YOUR FAMILY IS THE FUTURE VALUE OF YOUR HSA ACCOUNT

How much you accumulate in your HSA will depend on how much you contribute each year, the number of years you contribute, the investment return you get, and how long you go before withdrawing money from the account. If you regularly fund your HSA, and are fortunate enough to be healthy and not use a lot of medical care, a substantial amount of wealth can build up in your account.

Health/ Wealth Principle #5:

ATTENTION: EMPLOYERS AND BUSINESS OWNERS-USE BEST PRACTICES

HSAs apply to you whether you are a:

- Business owner who offer health insurance to employees
- Business owner who currently does not offer health insurance to employees due to cost

Health Savings Accounts (HSAs) have become the fastest-growing product in the health benefits industry for good reasons. High Deductible Health Plans dramatically lower health insurance costs for employers while employee-owned accounts provide control and freedom for routine health expenses.

When launching an HSA program for your employees, consider the following industry best practices to maximize adoption and minimize confusion:

Contribute to the HSA

It is imperative that you contribute money to your employees' HSAs. Whether you are replacing an existing plan with a high-deductible one or are giving your workers a health plan for the first time, contributing to their HSAs is necessary to address the deductible risk they now face. Consider contributing 50% of the health plan's deductible to each of your employees' HSAs.

Rollover Education

There have been a number of new laws that help employees to jump-start their HSAs. If your company or employees used to have an FSA or HRA, they can make a one-time transfer of those balances into an HSA. Additionally, employees can now also make one-time transfers from IRAs into their HSA.

Cafeteria Plans Aren't Necessary

Do not worry about not having a pre-tax cafeteria plan (or what is called a Section 125 plan) in place. If your employees don't get their HSA contributions on a pre-tax basis via payroll deduction, they can take it as a tax deduction on their tax returns at the end of the year.

Complete Employee Control

For employers wishing to utterly simplify health insurance, an increasingly popular approach is to provide employees with a fixed dollar amount per month for buying health insurance and making HSA contributions. This requires minimal administration as employees choose a plan on their own. This approach, known as defined contribution, maximizes employee control and provides significant employer savings.

Note: For a limited time, all readers of this report and any of the personnel or owners of a business or family to which they belong are entitled to a free consultation and admission to seminars of the HSA as an employee benefit. Visit now and secure your reservation.

Health/Wealth Principle #6:

ROLLOVER FUNDS WILL JUMP START YOUR HEALTH AND RETIREMENT PLAN

Warning: 2007 DEADLINE is approaching fast to ROLLOVER FROM EXISTING PLANS.

For the next five (5) years an employer can make a one-time transfer of Flexible Spending Account (FSA) and Health Reimbursement Arrangement (HRA) balances into an HSA. The amount of the transfer cannot exceed the balance of the FSA/HRA as of September 21, 2006, the employer must make this transfer option available to all employees, and the employee who elects this transfer must maintain an HSA-eligible high deductible health policy for a period of 12 months after the transfer.

What This Means for You

This one-time transfer helps you transition from your FSA or HRA, where a use-it or lose-it applies to all balances, to an HSA, where unused balances rollover from year to year. Yes, with an FSA or HRA you forfeit your savings, if you are not ill enough to use them. With an HSA unused funds become part of your retirement nest egg.

IRA Transfer to HSA

Detail of the Changes

An individual can now make a one-time, irrevocable transfer from an Individual Retirement Account (IRA) to an HSA. The transfer does count against the annual contribution maximum and requires the individual to be in an HSA-eligible high deductible health policy for a period of 12 months after this transfer is complete.

What This Means for You

While this transfer does not offer an additional tax deduction, it does help you; if you have an IRA balance get a head start on contributing to your HSA.

SYNOPSIS

Health Savings Accounts can enable you to:

- Lower your health insurance premium by 30 - 50% - Our typical client saves $80 - $250 per month when they switch from a traditional health insurance plan to a Health Savings Account plan.
- Reduce your income taxes up to $1,600 - $1,800 each year - All Health Savings Account deposits are 100% tax deductible, and can be withdrawn to pay for medical expenses, tax-free.
- Build a medical retirement account of several hundred thousand dollars. Studies show that you will need it.

The funds in your HSA are always yours, and grow tax-deferred like an IRA. At age 65 the money can be withdrawn penalty free for any reason.