

# HEALTH SAVINGS ACCOUNTS

FACILITATED BY: **ascensus**<sup>SM</sup>

**DENVER**  
**THURSDAY, MAY 10, 2012 from 9am to noon**  
**Sterner Training Center, 1009 Grant Street**

**ICB-CISP**

Health savings accounts (HSAs) are tax-favored savings arrangements for individuals and families covered by high deductible health plans. Individuals can make tax-deductible contributions to their HSAs, and take tax-free distributions if they use distributed amounts to pay for qualified medical expenses. Unlike other tax-favored savings arrangements, HSAs are not tied to employment. This allows HSA owner's greater flexibility to spend or save.

Attend this HSA Half-Day Seminar for a comprehensive HSA curriculum and a practical understanding of critical rules and operational issues.

**TOPICS** covered include:

- ◆ **INTRODUCTION TO HEALTH SAVINGS ACCOUNTS**
- ◆ **ELIGIBILITY**
- ◆ **ESTABLISHING A HEALTH SAVINGS ACCOUNT**
- ◆ **CONTRIBUTIONS**
- ◆ **HEALTH SAVINGS ACCOUNT PORTABILITY**
- ◆ **DISTRIUBUTIONS**
- ◆ **REPORTING**

**Attend and learn:**

- How offering HSAs will expand your product line and increase your deposit base;
- How to create cross-selling opportunities, and help you stay competitive;
- The benefits of an HSA a program and how they extend beyond your financial organization. Business owners and individuals benefit by having additional health care payment options available.

**WHO SHOULD ATTEND?**

- Industry professionals who need to become more comfortable with Health Saving Account rules.
- Those responsible for ensuring a compliant HSA department.
- Those who are new to HSA's and need an understanding of the basics of HSAs.
- Those looking for an update on the latest industry changes.
- Professionals within an organization who are responsible for administering Health Saving Accounts and need to know how this product will affect their day-to-day business.
- Those who are responsible for internal systems, HSA transaction codes and proper HSA administration.

**ASCENSUS** seminars are delivered by a group of highly trained retirement plan consultants who thoroughly understand the laws affecting IRAs and HSAs. These consultants have daily contact with financial organizations that offer these products, and specialize in providing practical solutions to the most complex IRA and HSA issues.

**\$110.00\* Member Early / \$135.00\* Member Regular**  
**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),**  
**RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

**REGISTRATION FORM** (Course #N8215A1S12-CBA)

**FAX: 303-629-1591 ◆ MAIL: CFTWS, 1009 Grant Street., Suite 102, Denver, CO 80203 ◆ ONLINE: www.CFTWS.org**

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

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Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Company \_\_\_\_\_

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Phone \_\_\_\_\_ Fax \_\_\_\_\_

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Tuition Payment Option:  \*Bill Organization  Check (payable to CFTWS)  Visa/M/C

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Cardholder's Name \_\_\_\_\_ Signature \_\_\_\_\_

**\*REGISTRATION GUIDELINE:**

REGISTER by **APRIL 24, 2012** to receive the "Early" Tuition Rate. **NO REFUNDS WILL BE GIVEN AFTER APRIL 24th, ALTHOUGH A SUBSTITUTE MAY ATTEND.** Cancellations received in writing prior to April 24th will be subject to a \$75 withdrawal fee. (\$220/\$245 Non-Member CFTWS or Ascensus Tuition)