



THE STRATEGIC VIEW



JAY'S VIEW

Dear Friends;

I trust you are doing well and that you are anxious to see spring arrive.

One of the hottest topics today is about Health Savings Accounts (HSA). A Health Savings Account is a plan that you deposit money into on a pre-tax or tax-deductible basis to pay for qualifying medical expenses. The IRS publishes an annual maximum each year and the

rules on who is eligible to open an HSA plan.

In 2017, you are eligible to contribute to an HSA if your medical plan has a minimum deductible of \$1,300 (individual) and \$2,600 (family). There is a maximum out-of-pocket of \$6,550 (individual) and \$13,100 (family) for the year. You can contribute up to \$3,400 for individuals and \$6,750 for families on a tax-deductible basis this year.

What can Health Savings Accounts reimburse? In general, if it involves diagnosing, curing, treating, or preventing a disease, it is covered.

- Program to help quit smoking.
- Food and vet care for a guide dog.
- Hearing Aids.
- Laser Eye Surgery.

- Home Pregnancy test (this is an exception to the OTC rule below)
- Contact Lens Solution (this is also an exception to the OTC rule below)
- Premiums for Medicare Parts B and D.

What can't you use an HSA for? In general, over-the-counter drugs unless prescribed by a physician are not covered.

- Nicotine gum or patches.
- Life insurance premiums.
- Maternity clothes.
- Unnecessary cosmetic surgery.
- Teeth whitening.
- Most OTC drugs.

On a different note, we have upgraded the Integrated Financial Strategies logo after seven years to better reflect what we do for our clients. We help our clients integrate the different pieces of their financial life together like a puzzle. You will start to see our new logo on all our marketing in the coming weeks. Thank you to Scott Heydrick for his work on the new logo.

Thank you for your trust.

Jay Wilen
President



A HEALTHY VIEW

According to physician and nutrition expert, Mark Moyad, you should do the following ten things to lead a healthy life;

1. No tobacco.
2. Lower your LDL cholesterol.
3. Normalize your blood pressure.
4. Normalize your blood sugar levels.
5. Normalize your waist circumference and BMI.
6. Exercise or move an average of 30-45 minutes per day.
7. Eat a moderate healthy diet.
8. Keep your mental health stable (anxiety, stress, depression).
9. Do not over-screen (executive physical) or over-expose (sunlight).
10. Do not over medicate (start at lower dosage).



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Expect the lowest possible interest rates and best terms.

You will be eligible for most loans with good rates.

Only secured loans are given for people in this range.

A VIEW OF YOUR CREDIT

Your credit report can have a dramatic effect on the quality of your lifestyle. A poor credit score will increase your cost of borrowing money and can have an effect on other things. Your credit report is reviewed by; mortgage companies, banks, credit card companies, department stores, automobile insurance carriers, and employers.

Your creditworthiness is rated with a score between 300 and 850. For most companies, a score of 700+ is considered excellent and will get you the best deals. An annual review of your report will keep it current and help you maximize your credit score.

How is your credit score calculated?

- 35% of your score is payment history. This is the most important component of your score. Paying your bills on time is crucial. According to FICO (the scoring company), a late payment of 30 days can lower your score by 100 points.
- 30% of your score is credit card usage. For the best score, you should keep your balance at any given time less than 30% of your maximum limit. You should always pay off the credit card at the end of each month.
- 15% of the score is credit age. Your credit age is the average time that all your accounts have been open. Any account opened longer than 3 years, will help improve your credit score.
- 10% of your score is account mix. Your score will improve if you have a variety of different kinds of debt like mortgages, car, education, and credit cards.
- 10% of your score is credit inquiries. The more "hard inquiries" on your credit report the lower your score will be. A "hard inquiry" is where you request new credit card, new loan, or increase in a limit.

You should get a copy of your credit report from one of the three reporting agencies annually. The law now requires them to furnish you one per year at no cost. If you are married, obtain a report for each of you. You may want to also check the report of your minor children to catch possible identity theft. Each reporting agencies has a method to challenge inaccuracies.

Credit reporting agencies: www.experian.com www.equifax.com www.transunion.com

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