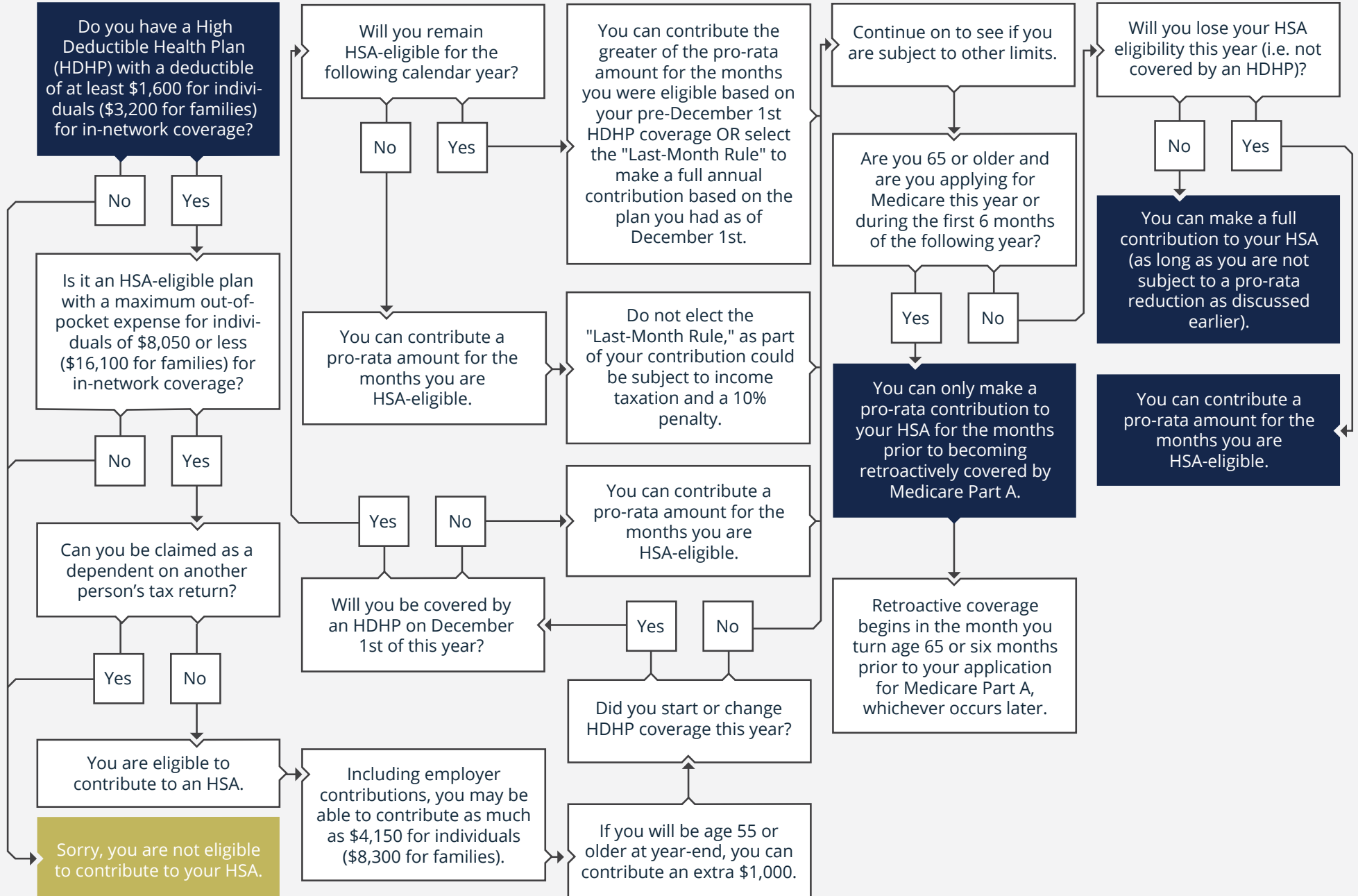


# 2024 · CAN I MAKE A DEDUCTIBLE CONTRIBUTION TO MY HSA?



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***Cameron Valadez is a Financial Consultant with, and securities and advisory services offered through LPL Financial, Member FINRA/SIPC.***

*This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.*

*Traditional IRA account owners have considerations to make before performing a Roth IRA conversion. These primarily include income tax consequences on the converted amount in the year of conversion, withdrawal limitations from a Roth IRA, and income limitations for future contributions to a Roth IRA. In addition, if you are required to take a required minimum distribution (RMD) in the year you convert, you must do so before converting to a Roth IRA.*

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