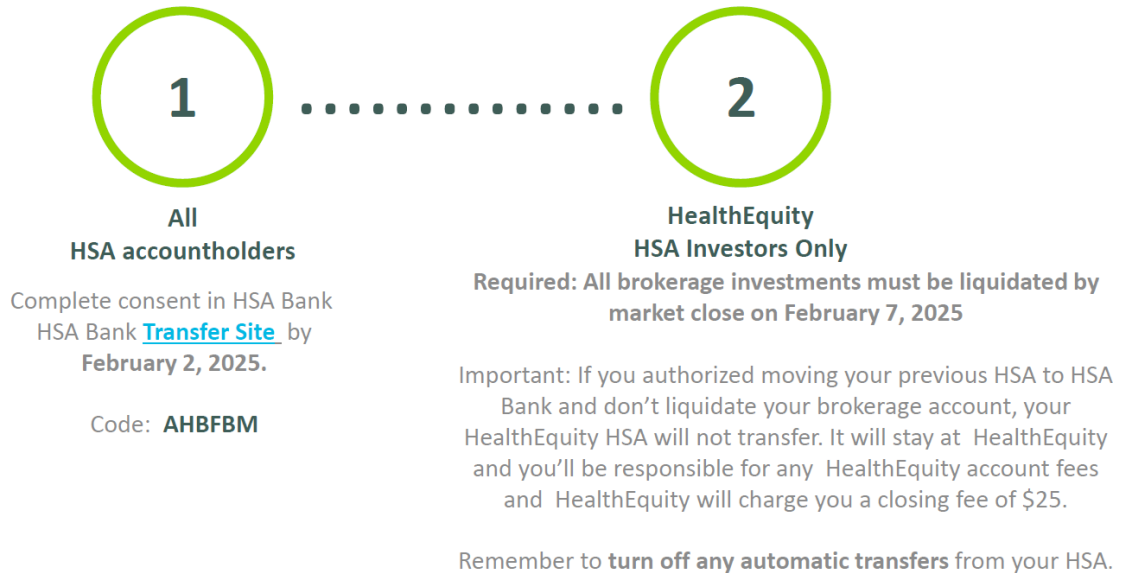


HSA Transfer and Current HealthEquity Investors



Step 1

If you have a cash balance in your HSA, follow these steps to authorize (or decline) to transfer your HealthEquity account to HSA Bank:

1. Access the [HSA Bank Transfer Site](#) and enter access code **AHBFBM**
2. Enter your full name and Social Security number.
3. Read the ESIGN authorization and consent information.
4. Select **"I accept"** or **"I decline."** (Remember, if you choose to keep your account with HealthEquity or close it later, you'll assume all monthly fees.)

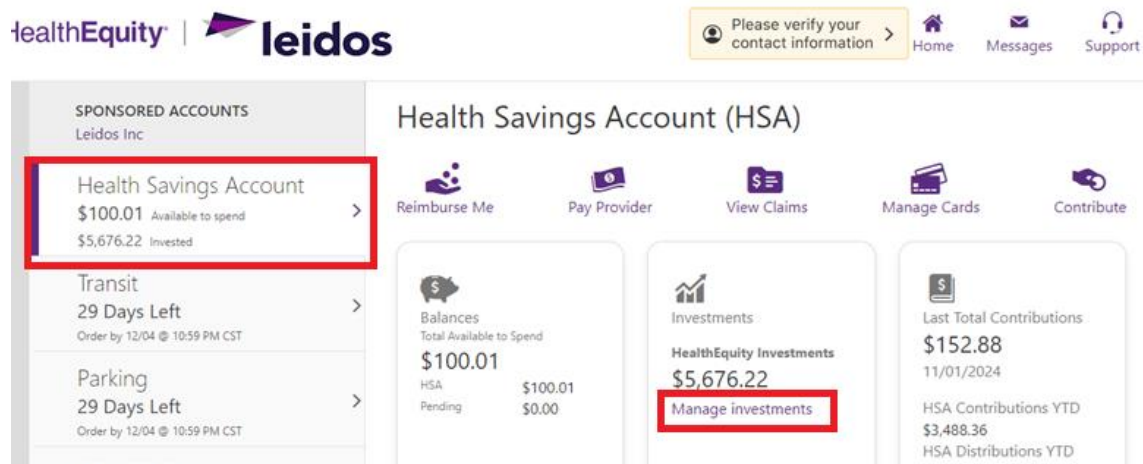
Questions? Call 877-851-5276 to speak with an HSA Bank Client Assistance Center representative 24/7.

Step 2:

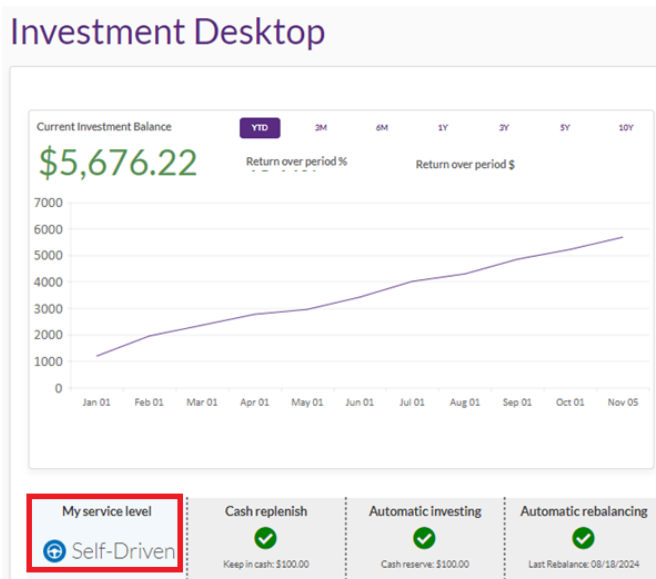
Don't forget! You must log-in to your HealthEquity account before **4 p.m. ET on Friday, Feb. 7, 2025** and liquidate all investments, if you have any, and turn off "auto investment" to have your funds transferred to HSA Bank free of charge during what we are calling the "Bulk Transfer" process on **Sunday, Feb. 8, 2025**, and to close your HealthEquity account automatically.

Here are some helpful instructions to guide you through this process:

- 1) Log-in to your HealthEquity account, ensure your 'Health Savings Account' is selected on the left-hand menu, and click 'Manage Investments' from the Investments Tile:



- 2) Next, you will be taken to the **Investment Desktop**. From there, review your service level options. You should see several options, including 'My service level', 'Cash replenish', 'Automatic investing' etc. For 'My service level' you must choose "Self-Driven" or "GPS" first before you are able to liquidate investments. If it shows 'Autopilot', you must switch to GPS or cancel Advisor™ to proceed:



- 3) Review 'Automatic investing' and DISABLE this feature to ensure no additional funds are transferred to your investment account:

The screenshot shows a dashboard with several tiles: 'My service level' (Self-Driven), 'Cash replenish' (Keep in cash: \$100.00), 'Automatic investing' (Cash reserve: \$100.00, highlighted in red), 'Automatic rebalancing' (Last Rebalance: 08/18/2024), 'Available to invest' (\$0.00), and 'Monthly admin fee' (0.03%). Below these tiles, the 'Automatic Investing' section is titled 'Automatic Investing - Keep some cash available for qualified medical expenses and invest the rest'. It includes a question: 'What is the maximum amount of cash you would like to keep in your HSA? (can be changed/disabled later)'. There are two radio button options: '\$100.00 - minimum required by your plan' (selected) and 'Custom'. An 'Update' button is below. To the right, it states 'Automatic investing is Enabled' with a bullet point: 'When your HSA cash balance exceeds your selected amount (by at least \$50) trades will be executed automatically based on your target allocation percentages'. A 'Disable automatic investing' button is highlighted in red at the bottom right.

- 4) Next, you should select the 'Trade' tab below the 'My service level' and 'Automatic investing' tiles and click 'View Available Trades' to begin the liquidation process:

The screenshot shows a navigation bar with 'My portfolio', 'Portfolio performance', 'Manage portfolio targets', and 'Trade' (highlighted in red). Below the navigation bar is the heading 'Choose how to trade your funds' and a note: 'There is never a transaction cost associated with investing in mutual funds with your HealthEquity HSA.' There are three main sections: 'Buy using my target % allocation', 'Sell using my estimated % holdings', and 'Trade (buy or sell)'. The 'Trade (buy or sell)' section is highlighted in red and contains the text: 'I want to buy, sell, trade, or replace select individual funds.', 'Buy select individual funds using existing HSA cash', 'Sell select individual funds using funds you currently own', and 'Replace an individual fund you currently own with one or more available funds'. A 'View Available Trades' button is highlighted in red at the bottom right of this section.

- 5) For each fund with an amount in the 'Closing value' column, click the box under the 'Trade amount' column and change the selection from 'None' to 'Sell all'. You **must do this** for every fund that has balance in the Closing value column:

NEW! Buy or sell funds individually

Review the list below and select a trade type for the funds you'd like to trade. For Buy and Sell trades, enter a trade amount. Select Replace to sell a fund you own and use the proceeds to buy one or more different funds, without using your cash available to invest.

There is never a transaction cost associated with investing in mutual funds with your HealthEquity HSA.

Available to invest: **\$0.00**

SHOW: **All** Stocks Bonds Alt Other | **All** Funds owned Funds not owned

Fund	Closing price	Closing value	Pending trades	Est. value	Target % allocation	Est. % holding	Trade type	Trade amount
VANGUARD INST INDEX INSTL PLUS	\$470.47	\$5,676.22	\$0.00	\$5,676.22	100.0%	100.0%	None	\$0.00

- 6) Once all funds have been updated to 'Sell all' click the purple 'Review Trades' button:

Fund	Closing price	Closing value	Pending trades	Est. value	Target % allocation	Est. % holding	Trade type	Trade amount
VANGUARD INST INDEX INSTL PLUS	\$470.47	\$5,676.22	\$0.00	\$5,676.22	100.0%	100.0%	Sell all	\$5,676.22
VANGUARD MID CAP INDEX ADMIRAL	\$325.24	\$0.00	\$0.00	\$0.00	0.0%	0.0%	None	\$0.00
VANGUARD INFLATION-PROTECTED SECS I	\$9.42	\$0.00	\$0.00	\$0.00	0.0%	0.0%	None	\$0.00
VANGUARD TARGET RETIREMENT 2065 FUND	\$34.16	\$0.00	\$0.00	\$0.00	0.0%	0.0%	None	\$0.00
VANGUARD MATERIALS INDEX ADMIRAL	\$105.20	\$0.00	\$0.00	\$0.00	0.0%	0.0%	None	\$0.00
VANGUARD MID-	\$0.00	\$0.00	\$0.00	\$0.00	0.0%	0.0%	None	\$0.00

Review Trades Cancel

Ensure you click "Sell all" during this step. If you select "Sell" you will need to type in the **exact amount** from the "Closing value" column to ensure you have liquidated everything, and this should not be necessary if you click "Sell all".

- 7) On the Review Trades page, click the 'Submit Trades' button to complete your investment liquidation:

Review Trades

Review your requested trades for accuracy before submitting

Fund	Trade action	Current value	Closing price	Pending trades	Proposed trade dollars	Proposed trade shares	Estimated final value
VIIIX i VANGUARD INST INDEX INSTL PLUS	Sell	\$5,676.22	\$470.47	\$0.00	*-\$5,676.22	-12.065	*\$0.00

i Automatic investing will be disabled if you proceed to execute the above trades. These trades will increase your cash balance above your preferred amount to keep in cash. To maintain automatic investing, please increase your preferred cash amount to initiate an automatic liquidation and fulfill your request.

Net trade amount: *-\$5,676.22

This amount will be added to your HSA when trade(s) settle

Notes

- The day the order is executed is dependent on the type of trade and when the order is received.
- All trades are executed at the price at close of business on the day the order is executed.
- Funds that are "Closed" for investments can only be sold, not bought.

Submit Trades
Cancel

After the liquidation steps are complete, you'll receive up to two email confirmations from HealthEquity that the investment liquidation has been received.

HealthEquity Confirmation Email #1 Example

HealthEquity

Dear

Your automatic investing setting is currently turned **off**.

To view and manage your automation settings, please log into your [online account](#).

Thank you,

Your HealthEquity Team

Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions

Log into your [HealthEquity account](#) and visit our Help Center to find helpful articles or to start a chat with Member Services.

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HealthEquity is located at 15 W. Scenic Pointe Dr., Draper, UT 84020

HealthEquity Confirmation Email #2 Example



Dear

There has been some recent trade activity in your HealthEquity investment account.

The status of the requested trade(s) is **Pending**.

If you have any questions, please contact us at 844-373-6981. We are available every hour of every day to assist you.

Thank you,

HealthEquity Member Services

Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and are not federally insured or guaranteed by HealthEquity, Inc. HealthEquity, Inc. does not provide financial advice. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.