

PLEASE READ THIS SECTION BEFORE CONTINUING

To transfer your Schwab Health Savings Brokerage Account (HSBA) to the HSA Invest Choice option, complete the included DriveWealth Account Transfer Form. Before proceeding, review your current investments to ensure they are eligible for transfer.

THE FOLLOWING SECURITY TYPES CANNOT BE TRANSFERRED

If your Schwab HSBA holds any of the below security types, they are not eligible for transfer and must be liquidated before submitting your transfer request.

Certificate of Deposit (CD)	Marketplace Load Funds (Equity)	Options	Treasury Strip
Collateralized Mortgage Obligation (CMO)	Marketplace Load Funds (Fixed Income)	Reorganized Debt & Stock	Unit Investment Trust – Stock Based
Commissioned Fixed Income	Marketplace Money Market Funds	Schwab Money Market Funds	US Agency Bond
Corporate Bond	FNMA	Schwab Variable NAV Funds	US Denominated Debt
Escrow	Municipal Bond	Treasury Bill	
Foreign Denominated Debt	Offshore Funds	Treasury Coupon	
GNMA	Onesource Equity & Fixed Income Funds	Treasury Inflation Protection Security	

Additional Restrictions: Some investments within the following security types also cannot be transferred. If you own any investments in these categories, contact HSA Bank at the number on the back of your debit card to determine which need to be liquidated before submitting your transfer request.

American Depository Receipts	Foreign Canadian	Preferred Stock	Unlisted Foreign Ordinaries
Mutual Fund	Foreign Ordinaries	Real Estate Investment Trust	Warrant
Common Stock	Limited Partnerships	Synthetic Preferred (Fixed Rate Capital Securities)	
Convertible Preferred Stock	Mixed Unit	Unit Investment Trust – Exchange Trade Fund	

SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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Account Transfer Form

Use this form to transfer your Schwab Health Savings Brokerage Account (HSBA) to HSA Invest Choice option.

Instructions: Complete all fields below and return signed form along with a Schwab HSBA statement for the transfer to be processed to **one** of the following:

- **Email:** hsaforms@hsabank.com;
- **Mail:** HSA Bank, P.O. Box 939, Sheboygan, WI 53082;
- **Online:** Log in to your HSA Bank account. If you haven't created your username and password yet, please do so at hsabank.com and then log in. Next, select Resources, then go to the Secure Document Upload section.

1. INFORMATION ABOUT YOUR HSA INVEST CHOICE OPTION

HSA Invest Choice Account Number: _____

First and Last Name: _____

Social Security Number: _____

Account Type: Health Savings Account (HSA)

2. INFORMATION ABOUT YOUR SCHWAB HSBA

Schwab HSBA Account Number: _____

First and Last Name: _____

Social Security Number: _____

Account Type: Health Savings Account (HSA)

Contra Firm/Delivering Firm Name: Charles Schwab & Co, Inc

Contra Firm/Delivering Firm Address: PO Box 982600 El Paso, TX 79998-2600

Contra Firm/Delivering Firm Email Address: schwabhbsba@schwab.com

Contra Firm DTC/ACAT Clearing Number: 0164

3. TRANSFER INSTRUCTIONS - THIS WILL BE A FULL TRANSFER OF YOUR ACCOUNT

Brokerage Account Transfer: DriveWealth will process a full transfer. Any securities that cannot be transferred will need to be liquidated before submitting this transfer request. No securities may remain in your Schwab HSBA.

Please contact HSA Bank to help determine which investment positions are unavailable to transfer. All liquidations must be completed before submitting your transfer paperwork.

If your transfer is rejected you will need to submit a new account transfer form and a statement copy.

For assistance, call HSA Bank using the number on the back of your debit card.

4. ONE AND THE SAME LETTER (IF APPLICABLE)

If you are transferring an account, and the name(s) at DriveWealth and your Delivering Firm do not exactly match but are still one and the same person, please complete this section. This section should be utilized if your name has changed due to one or more of the following: marriage, divorce, spelling error, other name changes such as Sr., Jr., etc. If your last name has changed (potentially from marriage or divorce), you must supply legal documentation to evidence. Legal documentation includes a state issued driver's license, passport, or government ID.

I, _____ (print name), am One and the Same Person as _____
(print name) as stated on the Delivering Firm account.

Please sign your name both ways as it appears on the Schwab HSBA and HSA Invest option.

X _____
Account Owner Signature (Schwab HSBA)

X _____
Account Owner Signature (HSA Invest)

Date

Date

5. TERMS AND CONDITIONS; AUTHORIZATIONS

ALL HSA Bank Accountholders (Customers) as indicated by the account registration in section 1 agree as follows:

- Process a full account transfer to HSA Invest Choice option at DriveWealth, LLC. You understand that certain investments may not be readily transferable, with or without penalty, within the time frame required by FINRA 11870 or other designated examining authority. As fractional shares of stock are not transferable, all fractional shares held will be liquidated upon the transfer of the whole shares.
- Upon receiving a copy of this transfer instruction, for a full account transfer, Charles Schwab & Co. Inc. ("Schwab") will freeze my HSBA and cancel all open orders. No new orders may/will be taken.
- Certain investments may not be transferable to HSA Invest Choice option at DriveWealth, LLC, as described on page one of this form and this transfer request may be rejected. You will consult a tax and/or financial professional regarding any fees or tax consequences that may result from liquidation of investments.
- If this transfer request is rejected due to non-transferable investments are held, a new transfer form is required to be sent after liquidation of non-transferable investments as described on page one of this form.
- Schwab will charge a \$25 transfer out fee. You authorize HSA Bank to transfer \$25 from your HSA cash balance if Schwab HSBA does not contain a sufficient cash balance to satisfy this outstanding transfer fee. If there is insufficient cash in your HSA cash balance and your Schwab HSBA, you understand you need to liquidate a Schwab HSBA investment to cover this outstanding fee to the extent necessary to satisfy the obligation.

6. SIGNATURES

HSA Bank Accountholders (Customers) as indicated by the account registration in section one must sign. By signing this form, you understand that you have carefully read, understood, and agreed to the provisions of this document and its terms and conditions. You certify that the information provided by you on this form is true. Your signature authorizes DriveWealth to process the transfer of your Schwab HSBA assets to HSA Invest Choice option at DriveWealth, LLC.

Account Owner Signature

Date

7. LETTER OF ACCEPTANCE-FOR OFFICIAL USE ONLY

DriveWealth, LLC is approved by the Internal Revenue Service (IRS) to act as a non-bank custodian. DriveWealth, LLC agrees to serve as the successor custodian for the account of the above named individual and agrees to accept the assets being transferred.

DriveWealth Representative Signature

DriveWealth Representative Name Printed

Date

The representatives signature above authorizes DriveWealth, LLC to accept this exchange.

8. DELIVERY INSTRUCTIONS (FOR OFFICIAL USE ONLY)

Receiving Firm Name:	DriveWealth LLC
Receiving Firm Address:	28 Liberty Street, 50 th Floor. New York, NY 10005
All DTC-Eligible Securities:	All deliveries must include the customer's name and DriveWealth account number
Mutual Fund Registration Instructions:	Please contact mutualfunds@drivewealth.com for delivery instructions. All deliveries must include the customer's name and DriveWealth account number
ACATs	DTC: 2402 (DriveWealth) Account: 17 Digit Alpha Numeric Number without dashes