TRANSFER OF ASSETS ONLINE FORM INSTRUCTIONS

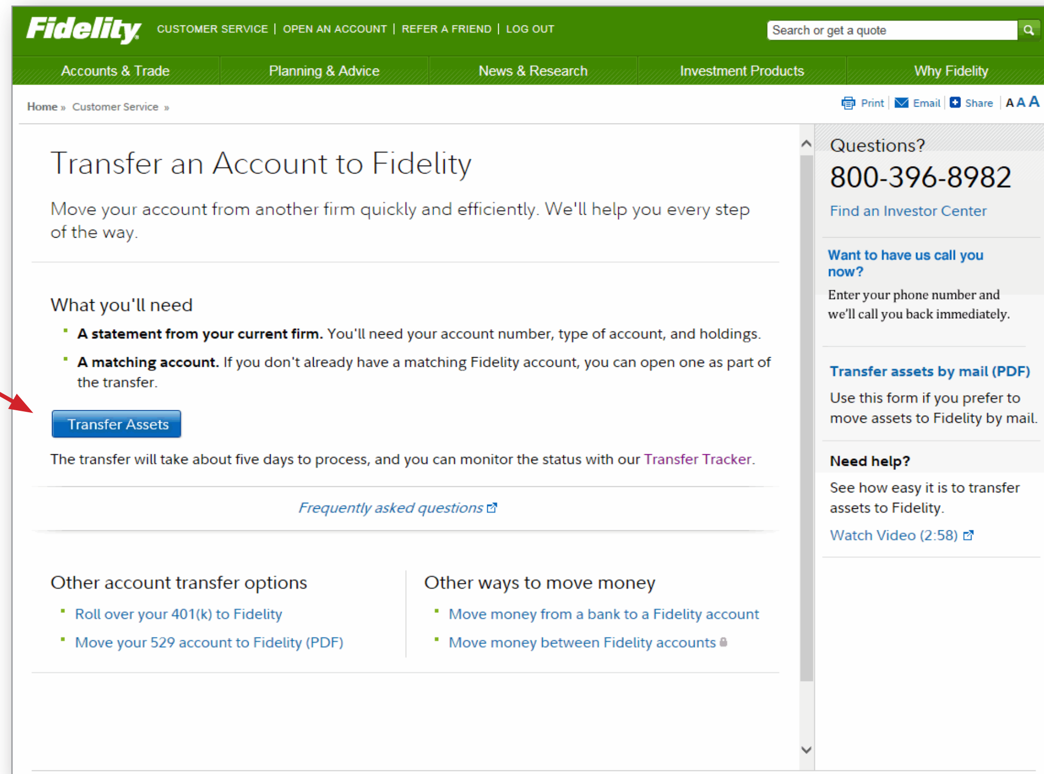
Transferring assets into a Fidelity HSA® is a 5 step process and should take about 3 minutes to complete the online form. Once the Transfer of Assets form has been received by Fidelity, it will take approximately 2 - 4 weeks to complete the HSA fund transfer.

Before you begin the steps below you will need to print a copy of your HSA statement from your current provider to attach to your Transfer of Asset (TOA) form. The statement should contain the account number you will enter in step 3.

Don't have have a Fidelity HSA yet? Open one at www.netbenefits.com before completing the TOA process.

1

Go online to www.fidelity.com/toa and select "Transfer Assets"



For illustrative purposes only

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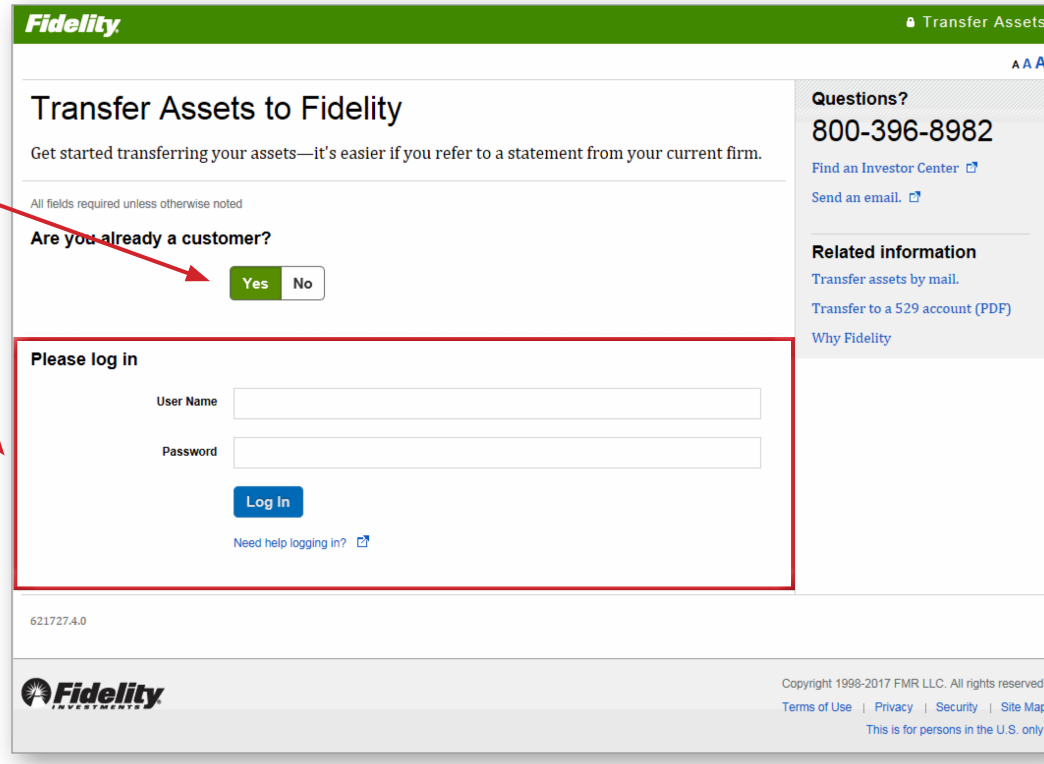
2

Log into your HSA account.

You must have an account to continue



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3

Complete the online form. You'll be required to enter the following information:

From:

- Your prior HSA provider
- Your prior HSA provider account number
- Select 'Account Type' = "Health Savings Account"

To:

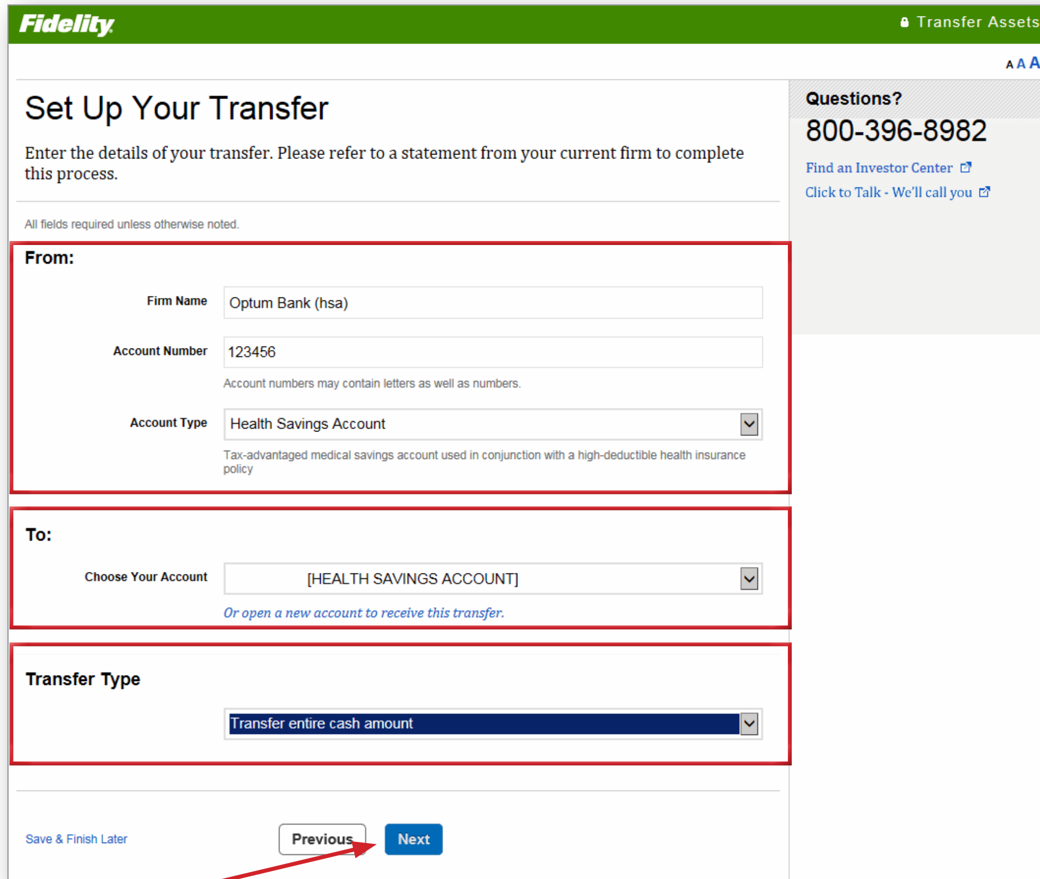
- Choose your Fidelity HSA Account

Transfer Type:

- Choose "Transfer entire cash amount"

  Important Note: The assets within your current HSA provider should all be in cash in order for the transfer to take place. If you have any HSA assets invested Fidelity will not proceed with the transfer.

Once complete select "Next" button at the bottom of the page.



Fidelity — Transfer Assets

A A A

Set Up Your Transfer

Enter the details of your transfer. Please refer to a statement from your current firm to complete this process.

All fields required unless otherwise noted.

From:

Firm Name: Optum Bank (hsa)

Account Number: 123456

Account numbers may contain letters as well as numbers.

Account Type: Health Savings Account

Tax-advantaged medical savings account used in conjunction with a high-deductible health insurance policy

To:

Choose Your Account: [HEALTH SAVINGS ACCOUNT]

Or open a new account to receive this transfer.

Transfer Type

Transfer entire cash amount

Save & Finish Later | Previous | Next

Questions?

800-396-8982

Find an Investor Center

Click to Talk - We'll call you

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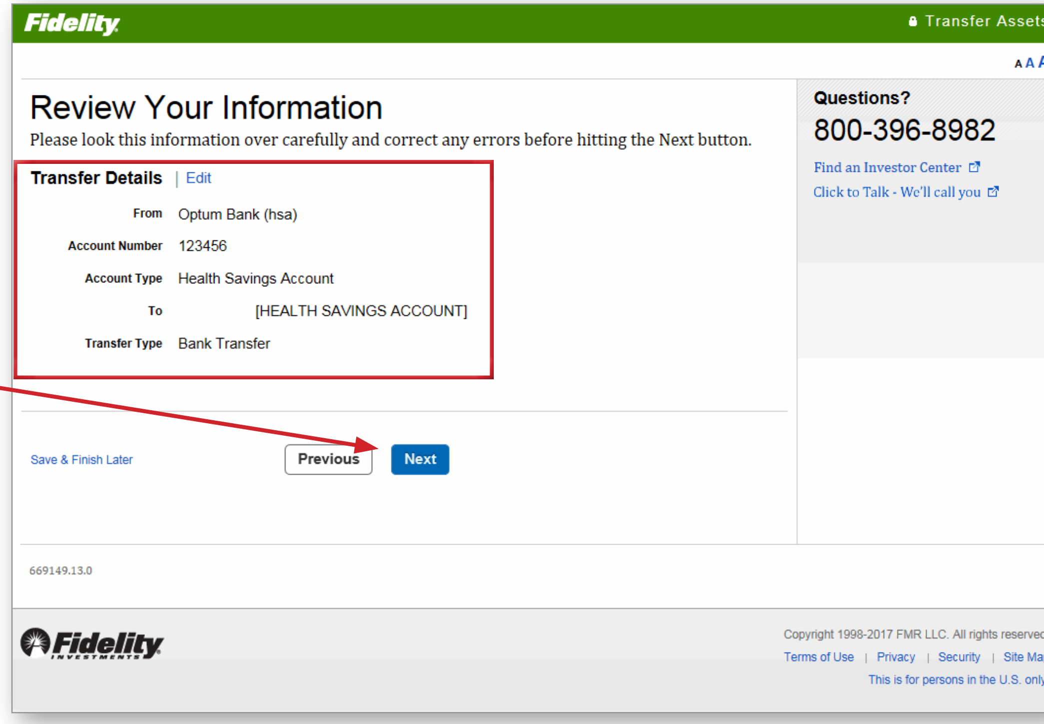
4

Review the information for accuracy on the next page, if required, make the appropriate adjustments.

If everything looks accurate, select the "Next" button at the bottom of the page.



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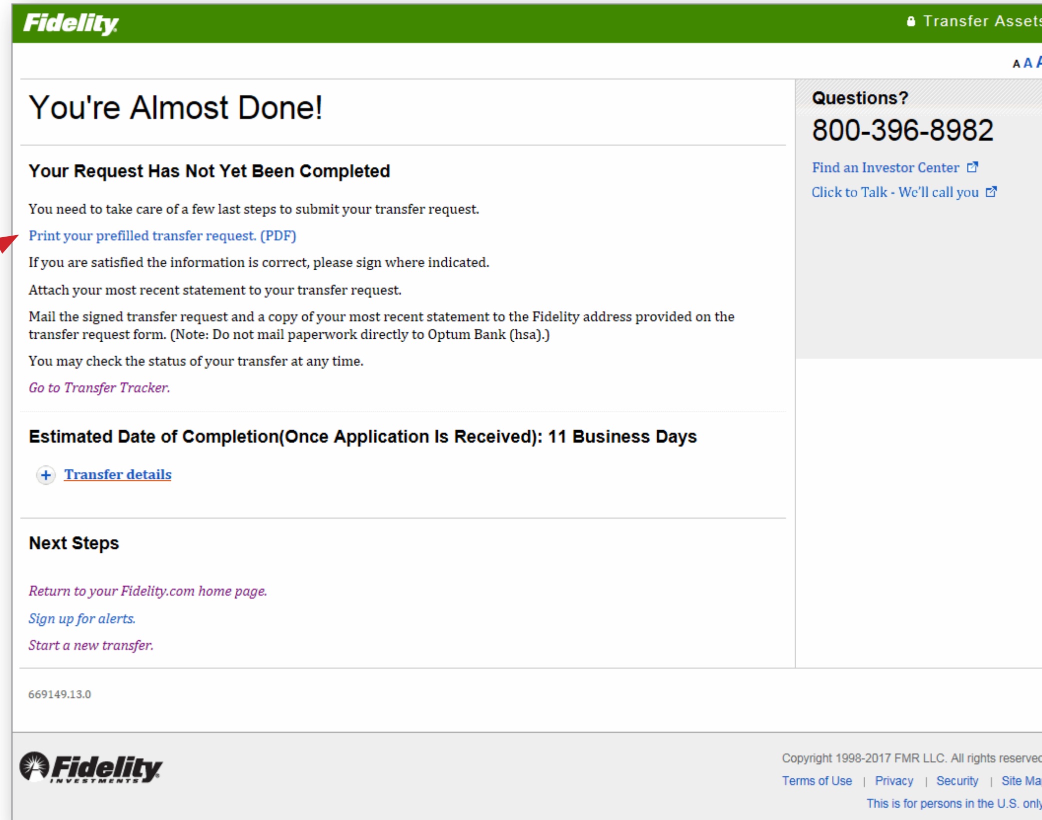
5

Print the prefilled transfer request form, sign and date section 5, and send to one of the addresses listed below that section. Be sure to include a copy of your HSA statement from the provider you are transferring assets from.



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If you have any questions or would like to track the status of your transfer, you can do so by going to the following address: https://scs.fidelity.com/customeronly/s-statustoa.shtml. You should expect the transfer to be completed within 2 - 4 weeks of the form being received by Fidelity. If there are any questions, please don't hesitate to call us at **800-396-8982**.