

Bend / UMB Bank

Transfer of Assets Authorization

You may use this electronic form to authorize the transfer of your entire HSA balance from UMB Bank to a new custodian HSA, Fidelity Personal Trust Company, FSB or its affiliates ("Fidelity") and subsequent closure of your UMB HSA. This transfer will take place during a blackout period beginning February 27, 2024, through March 14, 2024, during which time you will not have access to your UMB HSA balance. Your complete balance will be available through your new Fidelity HSA by March 14, 2024.

Point32Health ("Employer") has designated Fidelity, the name of your new HSA custodian, as the sole HSA provider to which it will forward contributions beginning January 1, 2024. Employer has opened an account in your name at Fidelity and no further contributions will be made to your UMB HSA. Please read the information below carefully. By having chosen the "select" option in the HSA Transfer of Assets tile, checking "I Accept" and pressing "Submit," you are certifying you have read the information below and are directing UMB to transfer the balance of your HSA funds from UMB to Fidelity:

Transfer and Account Closure Authorization:

I request that UMB Bank, n.a. ("UMB"), as custodian of my HSA, close my HSA maintained at UMB and transfer the balance of the funds in my HSA, after deduction of necessary fees and expenses, to Fidelity Investments, 82 Devonshire Street, Boston, MA 02109, as successor custodian, effective on the date UMB transfers my funds to Fidelity, which will be no later than March 12, 2024. I understand that I will not have access to my UMB HSA funds from the evening of February 27, 2024 until the transfer to Fidelity has been completed by March 14, 2024. If funds from my UMB HSA have been invested, I understand I must liquidate such investments prior to February 19, 2024 in order for UMB to transfer my account balance to Fidelity. I understand that I am responsible for the tax consequences of these actions and I will not seek to hold UMB responsible for such tax consequences. I indemnify and agree to hold UMB harmless against any liabilities for following these instructions. I certify that all information provided by me to my Employer as part of this request is true, correct and complete.

If you do not choose "select" in the HSA Transfer of Assets tile, check "I Accept" and pressing "Submit," your UMB HSA will not be closed and the balance of your UMB HSA will not be transferred to Fidelity. If you do not liquidate any investments in your UMB HSA by February 19, 2024, even if you have chosen "select" and submitted your election event, your UMB HSA will not be closed and the balance of your UMB HSA will not be transferred to Fidelity.

NOTE: If you instruct UMB to transfer funds from your UMB HSA directly to the custodian of another HSA, the transfer is a trustee to trustee transfer. There is no limit on the number of these types of transfers. You do not need to include the amount transferred in income, deduct it as a contribution, or include it as a distribution on IRS Form 8889, line 12a. UMB is not a tax advisor. If you have questions, please consult your own tax advisor.

After reading the above:

- **If you chose "Select" on the HSA Transfer of Assets tile, then check "I accept" and press "Submit" if you agree and direct UMB to close your account that is associated with Point32Health and transfer the balance of your HSA and investments to Fidelity, pursuant to the terms above.**
- **If you chose "Waive" on the HSA Transfer of Assets tile, then check "I accept" and press "Submit" if you do not agree to direct UMB to close your account that is associated with Point32Health and transfer the balance of your HSA and investments to Fidelity, pursuant to the terms above.**