

# **In-Kind Account Transfer Form**

950 Mason St. #1355 San Francisco, CA 94108 (888) 576-4837

Please provide all of the following information in order to avoid delays in processing. Complete this form and attach using a secure message found in your Account Holder dashboard. If you have questions, please call us at 1(888) 576-4837, Monday-Friday 6am-6pm PT.

## 1. REVIEW THESE GUIDELINES TO MAKE SURE YOUR TRANSFER CAN BE PROCESSED

To expedite your account transfer, the name/title on the account to be transferred must match the name/title on your receiving Schwab Health Savings Brokerage Account ("Schwab HSBA"). Please read the important information below.

# **Transfer Time Frames**

After receipt of the In-Kind Account Transfer form and confirming all information has been provided, Lively will provide the completed form to Schwab within three business days. Account transfers may be sent via Automated Customer Account Transfer Service (ACATS), which take approximately five business days after the completed transfer forms are received by Schwab. Any residual balances that remain with the delivery brokerage firm after your transfer is completed will follow in approximately 10 to 20 business days. If you have any questions regarding residual sweeps, please contact the transferor firm directly.

Generally, transfers that cannot be accomplished via ACATS take approximately three to six weeks to complete. although this time frame is dependent upon the transferor firm and may take longer.

# **Mutual Funds**

Some mutual funds cannot be held at all brokerage firms. This typically applies to proprietary and money market funds. These funds will need to be liquidated prior to transferring them. For more information, please contact the transferor firm directly.

# Money Market Funds

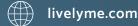
Money market funds must be converted to cash.

### **Non-Standard Assets**

Non-standard assets—such as limited partnerships and private placements—will incur additional fees to transfer and hold the assets. Please contact your broker/dealer if you have any questions regarding the fees involved.

### 2. PROVIDE INFORMATION ABOUT YOUR SCHWAB HEALTH SAVINGS BROKERAGE ACCOUNT

If you do not have a Schwab HSBA, you must complete a	ccount set-up from within your Lively account.
Schwab HSBA Account Number	Account Name/Title (as it appears on the Schwab HSBA account)









# 3. PROVIDE INFORMATION ABOUT THE ACCOUNT TO BE TRANSFERRED

You must include a copy of the r may also want to refer to it whe		ne accoun	t you are transferi	ring with this form. You
Account Number		Account Na (as it appea	ame/Title ars on your most rec	cent statement)
Please mark the box to conf	irm the account type is a H	ealth Savi	ngs Account	
Name of the HSA Administrator from	which you are transferring ass	sets		
Mailing Address of the HSA Administ	rator from which you are trans!	ferring asse	ets	
City		State	Zip Code	Phone Number
4. TELL US WHICH ASSETS  Account Transfer Guidelines	S YOU ARE TRANSFER	RRING		
<ul><li>Proprietary mutual fund</li><li>Foreign securities may b</li></ul>	e charged additional fees, uch as limited partnerships	_	_	will be charged additional fees.
This is a Total Transfer fron	n a brokerage account. (If y	you check	this box you can	skip to section 5.)
This is a Partial Transfer—o	nly transfer the assets list	ed below	:	
If transferring cash, please s	pecify the dollar amount: \$			
Asset Description and/or Stock Symbol	Number of Whole Shares		et Description /or Stock Symbol	Number of Whole Shares

Additional assets can be requested by attaching an additional list of positions, including stock symbol and number of shares to be transferred.





	Transfer from a Mutual Fund Company				
	You may choose to <b>either transfer or liquidate</b> your shares. Money market funds must be liquidated and transferred as cash. You must complete a separate transfer form for each mutual fund company from which you are transferring.				
	Please indicate the current dividend/gain options on the mutual funds chosen for transfer (this information will not alter the dividend/gain options on existing brokerage account mutual fund assets).				
	Fund Company Name Account Number/Fund Number Fund Name				
	Instructions for transferred shares' dividends/capital gains: Reinvest Pay in Cash				
	Transfer (check one): All shares Only Shares -OR-				
	Liquidate (check one): All shares Only this cash value \$				
	Fund Company Name Account Number/Fund Number Fund Name				
	Instructions for transferred shares' dividends/capital gains: Reinvest Pay in Cash				
	Transfer (check one): All shares Only Shares -OR-				
	Liquidate (check one): All shares Only this cash value \$				
	Fund Company Name Account Number/Fund Number Fund Name				
	Instructions for transferred shares' dividends/capital gains: Reinvest Pay in Cash				
	Transfer (check one): All shares Only Shares  -OR- Liquidate (check one): All shares Only this cash value \$				
Acc	ount Transfer Guidelines				
	Redeem my CD immediately				
	Please initial I am aware of, and acknowledge that I am responsible for, any penalties that I may incur from any early withdrawal.				
	Redeem my CD at maturity  Maturity date				
	Submit request at least 21 days prior to maturity. Please advise your bank not to roll the CD over to a new term.  Please initial				



# 5. TRANSFER AGREEMENT

I instruct Charles Schwab & Co. Inc. (the "Clearing Firm") to deposit the funds or securities into the Schwab Health Savings Brokerage Account (the "Account") according to the instructions on this Account Transfer Form.

If assets from the account I am transferring from are not readily transferable, with or without penalties, I understand that such assets may not be transferred within the timeframes required by NYSE Rule 412 or similar rule of the Financial Industry Regulatory Authority or other designated examining authority. In the event that some of the assets are not transferable to the Account, I understand that the Clearing Firm will transfer those assets that are transferable and the delivering firm will notify me regarding those that are not. As fractional shares of stock are nontransferable, all fractional shares should be liquidated by the delivering firm upon the transfer of the whole shares. The delivering firm may or may not charge a fee for this liquidation.

I understand that if the shares are in a dividend reinvestment plan, the plan will cease to exist and fractional shares of stock will be liquidated.

If the assets I am transferring are considered non-standard assets at the Clearing Firm, such as limited partnerships, I realize I will be charged setup and maintenance fees.

I authorize the transferor firm to deduct any outstanding fees from the credit balance in the transferring account. If the transferring account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees, I authorize the transferor firm to liquidate assets to the extent necessary to satisfy that obligation. If certificates or other instruments in the transferring account are in the transferor firm's physical possession, I instruct the transferor firm to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in its name for the purpose of sale, when and as directed me me. I understand that upon receiving a copy of this transfer instruction, the transferor firm will cancel all open orders for my transferring account on the transferor firm's books.

By my signature below, I certify that the information and instructions provided, and the elections made by and through this Account Transfer Form, are true and correct. The Clearing Firm may justifiably rely upon the instructions and elections made herein and is authorized to deposit the funds or securities in the manner provided by this transfer form.

Some mutual funds cannot be transferred, but must be liquidated and the cash proceeds transferred to the Schwab HSBA; the liquidation price of such assets is not determined by Lively, but is the responsibility of the firm holding such mutual funds prior to transferring assets to the Schwab HSBA.

ACCOUNT HOLDER SIGNATURE	DATE



page 4