



HSA Rollover or Transfer Request

To expedite your Empower health savings account (Empower HSA) rollover or transfer, please work directly with the bank where your HSA funds are currently on deposit. Many banks require that you use their form, so please check with your current bank to be sure they will accept our form, before proceeding with this form.

HSA rollovers or transfers will be applied to the calendar year in which the funds are received. Due to processing time at other financial institutions please allow 4 - 6 weeks for the funds to arrive in your Empower HSA. In order to use this form, you must have an Empower HSA. To open an account, visit us at empowermyretirement.com. Questions? Please call us at 1-800-331-5455.

*Required fields

040 EMP HSA

1 Account Holder Information

Account holder name:*	Empower Account # or SSN:*
Address:*	
City, State, Zip:*	Daytime phone #:*

2 Rollover Option (Complete this section if depositing a check received from your previous HSA Administrator)

____ By initialing here, I acknowledge that the IRS Code limits the number of rollovers that may be taken, how quickly rollovers must be completed, and how the bank must report the transaction. I understand that if I need additional information, I will contact my tax advisor. By providing my initials, I am also certifying to the Bank that I have satisfied the rules and conditions applicable to my rollover and that I am making an irrevocable election to treat the transaction as a rollover. I also acknowledge that I have received a paper check from my current HSA Administrator and would like to rollover the funds to my Empower HSA with Optum Bank, the administrator for the Empower HSA.

Next Step: Sign section 4 of this form and mail the check and completed form to:
Optum Bank, the administrator for the Empower HSA, P.O. Box 60099 Newark, NJ 07101

3 Transfer Option (Complete this section if transferring your HSA currently being administered by another bank)

Remember: Check with your current Administrator to determine their process for transfers and account closures, and be sure to follow that process. They may not accept our form.

____ By initialing here, I acknowledge that I currently have an HSA with a financial institution other than Optum Bank, the administrator for the Empower HSA and I would like that financial institution to transfer all assets in my current HSA to my Empower HSA and for my current Administrator to close my account (closing fees at current Administrator may apply). I understand that I may need to liquidate HSA assets held in the investment portion of my account, with my current Administrator prior to submitting this form. I hereby authorize and direct the current Administrator of my HSA to liquidate investment funds on my behalf.

Next Step: Sign section 4 of this form. Complete section below and send this form to your current HSA Administrator

HSA Administrator Name:*	Account #:*
Name on HSA:*	Administrator phone #:*
Administrator Address:*	Administrator City, State, Zip:*

Instructions to current Administrator:

Transfer all assets in my account to Optum Bank, the administrator for the Empower HSA, established in my name. I understand that you will contact me with respect to the disposition of any other assets in my account that are not transferable. By signing below, I authorize the Administrator to deduct any outstanding fees due to the Administrator from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due to the Administrator, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation.

Accepting HSA Custodian: Optum Bank, the administrator for the Empower HSA, has received a request from the above named individual to accept a transfer of those certain HSA funds held at or by you. Please be advised that without verifying the validity or timing of whether or not such a transfer is permitted under applicable law, Optum Bank, the administrator for the Empower HSA, is a Utah chartered FDIC-Insured financial institution that automatically qualifies as a qualified HSA custodian under Internal Revenue Code 408(n) and as such, may accept all HSA and other transfer amounts.

Please remit a check payable to **Optum Bank**, the administrator for the Empower HSA and custodian of the above mentioned account for the requested transfer amount, including account owner name, SSN and form, and mail to: Optum Bank, the administrator for the Empower HSA, P.O. Box 60099, Newark, NJ 07101. For additional questions or concerns about this matter, please contact us at 1-800-331-5455.

Authorized Signature of New Trustee or Custodian:



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4 Authorization

I have read and understand the rules and conditions referenced herein in this form, including but not limited to, those applicable statutes and rules in connection with HSA fund transfers and rollovers and I have met the requirements for making a transaction. Due to the important tax consequences when moving funds in an HSA, I have been advised to seek the advice of a legal or tax professional. All information provided by me herein is true and correct and may be relied on by Optum Bank, the administrator for the Empower HSA. I assume full responsibility for this transaction and acknowledge that Optum Bank is an HSA custodian with no fiduciary responsibilities and as such shall not be liable for any adverse consequences that may result from any transfer or rollover conducted pursuant hereto.

x

Authorized Signature (physical signature required)

Date

Investors should read the prospectus carefully and consider the fund's investment objectives, risks, charges and expenses before investing. Prospectuses can be viewed on the investment website or requested by contacting the fund directly.

Investments are not FDIC insured, are not guaranteed by Optum Bank® and may lose value.

Securities offered or distributed through GWFS Equities, Inc., Member FINRA/SIPC and a subsidiary of Great-West Life & Annuity Insurance Company. Educational, communication and operational services regarding Empower HSA may be provided by registered representatives of GWFS. By electing Empower HSA, plan participants are contracting directly with Optum and its affiliates for this service. GWL&A, or its subsidiaries or affiliates, is not responsible for the services offered by Optum. GWL&A, including GWFS, is not affiliated with Optum or Charles Schwab & Co., Inc., LLC.

Great-West Financial®, Empower Retirement and Great-West Investments™ are the marketing names of GWL&A, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: New York, NY, and their subsidiaries and affiliates, including registered investment advisers Advised Assets Group, LLC and Great-West Capital Management, LLC.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

Investing in certain funds involves special risks, such as those related to investments in foreign securities, small- and mid-capitalization stocks, and high-yield securities.

Mutual fund performance data and ratings represent past performance and are not a guarantee of future results. Investment returns and principal value will fluctuate and investor's shares, when sold, may be worth more or less than their original cost. All funds may be purchased at net asset value (NAV) without a front-end load. Redemption fees may apply. Mutual fund investment options are made available through the services of an independent investment advisor and shares are offered through Charles Schwab & Co., Inc., LLC, a registered broker-dealer. Orders are accepted to effect transactions in securities only as an accommodation to HSA owner. Optum Bank is not a broker-dealer or registered investment advisor, and does not provide investment advice or research concerning securities, make recommendations concerning securities, or otherwise solicit securities transactions.

Optum Bank and its affiliates receive compensation for providing various services to the funds, including distribution (12b-1) and sub-transfer agent fees. All funds may be purchased at net asset value (NAV) without a front-end load. Redemption fees may apply. All Optum trademarks and logos are owned by Optum®. All other brand or product names are trademarks or registered marks of their respective owners. Because we are continually improving our products and services, Optum reserves the right to change specifications without prior notice. Optum is an equal opportunity employer.