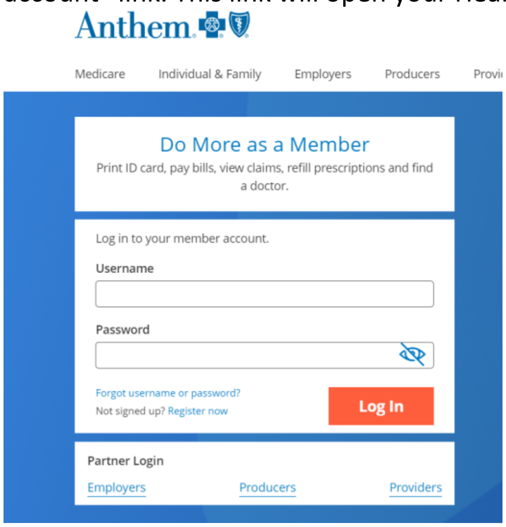
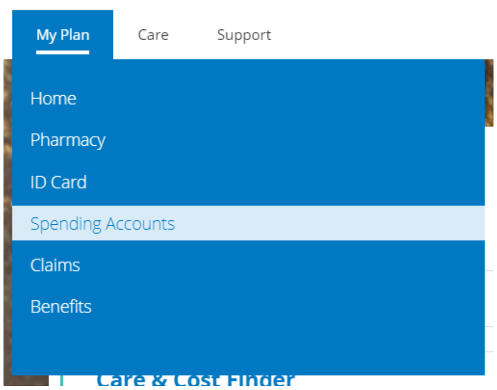
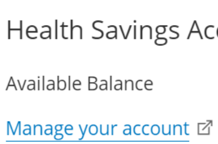
How To Completely Liquidate Your Health Savings Account (HSA) Investments

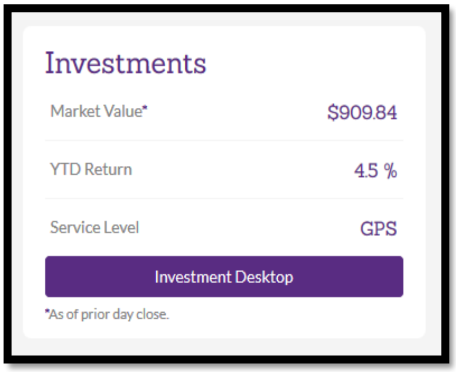
1. **Log in.** Log in to the HealthEquity portal at www.anthem.com. Once logged in, select “Spending Accounts” from the “My Plan” drop-down menu. Scroll down the Spending Accounts page and select the “Manage your account” link. This link will open your Health Equity HSA account information in a new tab.



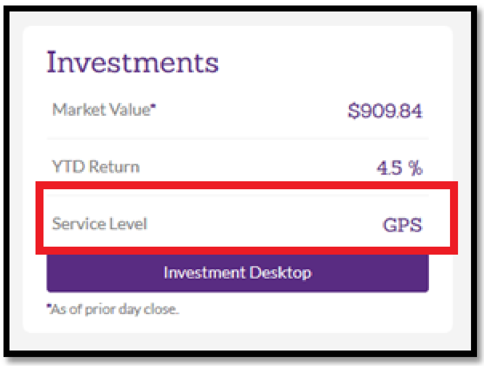




2. **Check if you are invested.** Scroll down until you see “Investments Tile” on the HSA home page
    a. If the “Market Value” shows $0, then you do not have any investments **and no further action is required**
    b. If the “Market Value” is greater than $0 and “Service Level” is listed as “GPS” or “AutoPilot”, **please continue to Step 3**
    c. If the “Market Value” is greater than $0 and “Service Level” is listed as “Self-Driven”, **please skip to Step 4**

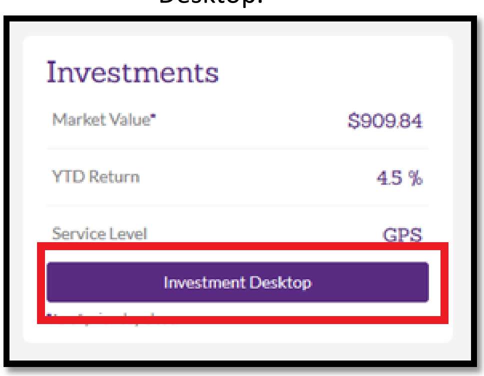


3. **Cancel Advisor™.** If your "Service Level" is listed as "GPS" or "AutoPilot", you are enrolled in the Advisor™ tool, provided by HealthEquity Advisors, LLC. You need to cancel this subscription prior to selling your investments or risk having Advisor™ repurchase mutual funds after you sell them.
    a. Go to Advisor by clicking on either "GPS" or "AutoPilot" in the Investment Tile.



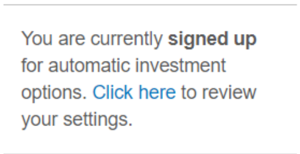
    b. When presented a screen notifying you that you are leaving the HealthEquity portal, click "Continue."
    c. Once you are taken to the Advisor™ tool, click on "Edit Profile" in the upper-right corner of the screen.
    d. Scroll to the bottom of the profile screen to "Service Level Options" and choose "Cancel Advisor Service." You will be asked to confirm the cancellation. Click "Yes."
    e. The next screen will ask you to acknowledge that you are leaving Advisor™ and returning to the HealthEquity portal. Click "OK."
    f. You have returned your HSA account home page. **Please continue to Step 4**

4. **Turn off automatic investing.**
    a. From your HSA account home page, scroll down to the Investment Tile and click on "Investment Desktop."

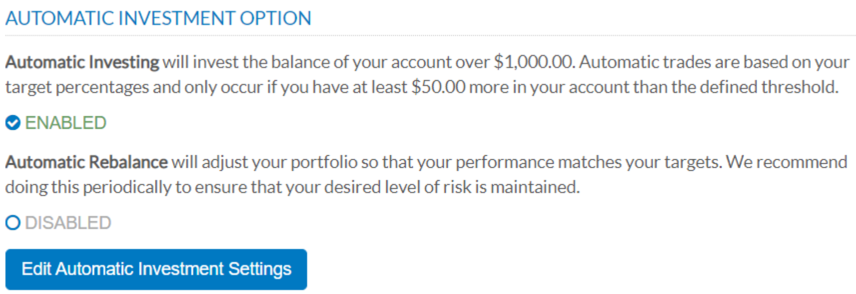


    b. On the right column, the portal will state if you have "signed up" of automatic investing. **If you have not signed up, please skip to Step 5**. If you have signed up, select the "Click here" which will take you to the

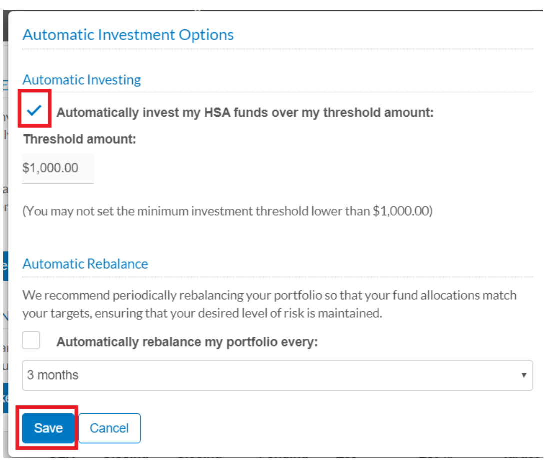
"Edit Portfolio Page".

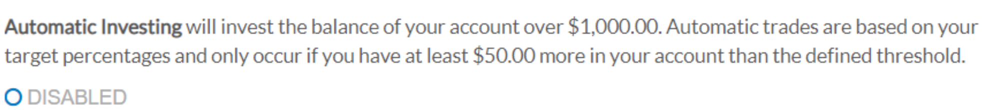


c. From the "Edit Portfolio Page", click the "Edit Automatic Investment Settings" button.

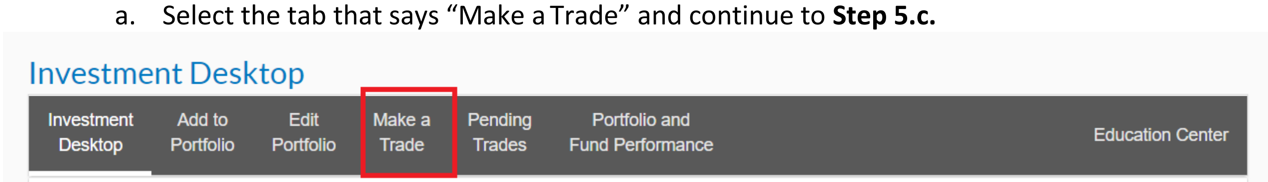


d. A pop-up window will appear. Click the "✓" below "Automatic Investing", so that the check disappears and click "Save". The pop window will disappear and Automatic Investing will be listed as "Disabled".

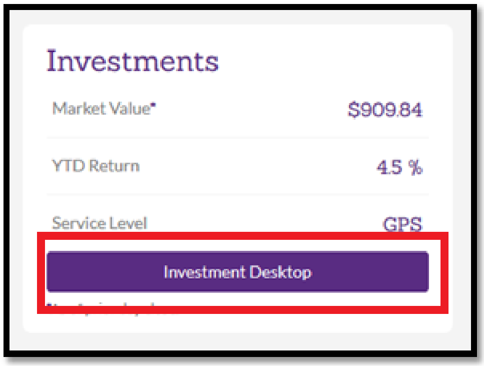




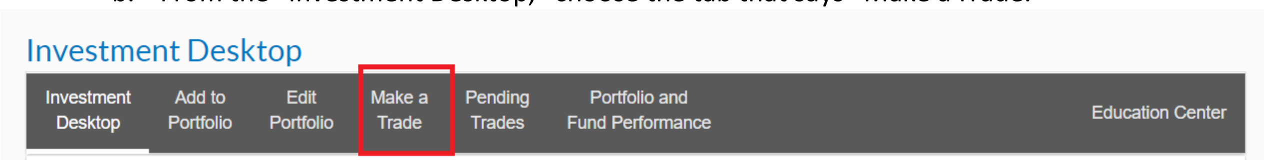
a. Select the tab that says "Make a Trade" and continue to **Step 5.c.**



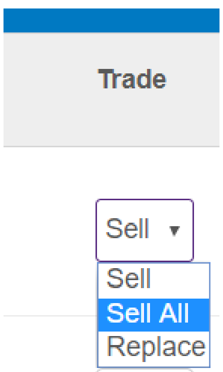
5. **Sell All investments.**
   a. From your HSA account home page, scroll down to the Investment Tile and click on "Investment Desktop."



b. From the “Investment Desktop,” choose the tab that says “Make a Trade.”



c. Scroll through the list of funds that you have added to your trading portfolio. Any funds that have a balance greater than $0 in the “Closing Value” column need to be liquidated. To the right of each fund that has a balance under “Closing Value”, select “Sell All” from the drop-down. Please continue this process until you have indicated “Sell All” for each fund that holds a “Closing Value” balance.



d. Scroll to the bottom of the page and click “Trade” to begin the trade execution process. Your trades have not been placed yet.

e. Review your requested trades on the “Confirm Your Trade(s)” page, and then click “Execute” to confirm your desire to sell these funds.
f. You are given a notification telling you that trades can take 3 to 5 business days to complete, Click “OK.”
g. You will receive another notification confirming that your trades have been saved. Click “OK” to continue.
h. You will be taken to the “Pending Trades” page that displays all trades that are in the process of executing. Your trades will be completed in 3 to 5 business days.

Investments available to HSA holders are subject to risk, including the possible loss of the principal invested and may not be eligible for federal depository insurance by the FDIC or NCUA or guaranteed by HealthEquity, Inc. HealthEquity, Inc. does not provide financial advice. HealthEquity Advisors, LLC™, a wholly-owned subsidiary of HealthEquity, Inc. and an SEC-registered investment adviser, does provide web-based investment advice to HSA holders that subscribe for its services (minimum thresholds and additional fees apply). HealthEquity Advisors, LLC also selects the mutual funds offered to HSA holders through the HealthEquity, Inc. platform. Registration does not imply endorsement by any state or agency and does not imply a level of skill, education, or training. HSA holders making investments should review the applicable fund”s prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.