

ADDITIONAL INFORMATION

Purpose. The Health Savings Account (HSA) Designation or Change of Beneficiary Form is designed to assist you in selecting or changing the current beneficiary designation of your HSA.

Additional Documents. Applicable law or policies of the HSA custodian/trustee may require additional documentation. In the event you want to name additional primary or contingent beneficiaries, your custodian/trustee may allow you to attach additional beneficiary designations in a format acceptable to the custodian/trustee.

For Additional Guidance. It is in your best interest to seek the guidance of your tax or legal professional before completing this document because of the potentially significant financial and estate planning consequences. Your first reference should be the HSA

agreement and disclosure statement you received upon establishing your HSA or amendments provided by your custodian/trustee. For more information, refer to Internal Revenue Code (IRC) Section 223, Internal Revenue Service (IRS) Revenue Ruling 2004-38, Revenue Procedure 2004-22, Notices 2004-2, 23, and 25, your local IRS office, or the IRS's website at www.irs.gov.

Terms. A general understanding of the following terms may be helpful in completing your transactions.

Primary Beneficiary. A primary beneficiary is the recipient of HSA funds upon the death of an HSA owner.

Contingent Beneficiary. A contingent beneficiary is a secondary beneficiary who is the recipient of HSA funds if all primary beneficiaries predecease an HSA owner.