

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.

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 and

all additional Internal Revenue Service (IRS) guidance, IRS publications that include information about HSAs, instructions to your federal income tax return, your local IRS office, or the IRS's web site 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 assets upon the death of an HSA owner.