Dear [Employee],

As the owner of a health savings account (HSA), you are enjoying its many benefits, including tax advantages that can help you prepare for healthcare expenses in retirement. Your HSA experience is about to get even better.

Starting [date], we are moving our HSA from [Current Custodian/Trustee] to an innovative solution from Transamerica. Here are a few reasons behind the move:

* Around-the-clock access to your HSA
* A convenient mobile app to use when you’re on the move
* An integrated online experience, meaning only *one* username and password to remember for your HSA and your retirement account
* Extensive mutual fund choices in several investment categories
* Automatic transfers between cash and investment accounts
* Easy access to your funds with debit card and direct deposit online distributions
* Paperless administration, including online account summary reports

Future contributions made through a direct payroll deduction will be applied to your new Transamerica HSA. For efficiency and accuracy, please follow the steps below. Be sure to complete step 1 *before* completing step 2. There may be a slight lag between your registration (step 1) and the actual transfer and access to your current HSA funds through the Transamerica HSA (step 2).

**STEP 1: REGISTER YOUR TRANSAMERICA HSA**

Log in to your account or create an account at **secure2.transamerica.com** to register your Transamerica HSA. We recommend you complete this step by [date] to help ensure uninterrupted service.

* Once you’re logged in to your account, you’ll see your HSA listed under the **My Products** section of the home page. Click the **Details** button to continue.
* You will be asked to accept the terms and conditions to finish your enrollment in the HSA.
* [Remember that funds you have already contributed during this calendar year to your HSA at [Current Custodian/Trustee] apply toward your maximum annual contribution limit.] [EMPLOYER NOTE: Remove this bullet if moving HSA at the beginning of the year]
* Once your registration is processed, you will receive a Transamerica HSA debit card in the mail. You can use the card as soon as the first contribution is made to your new HSA.

**USE FOR INDIVIDUAL ELECTION TRANSFERS**

**[STEP 2: TRANSFER FUNDS AND CLOSE HSA WITH [CURRENT CUSTODIAN/TRUSTEE]**

Though not required, we recommend transferring your HSA funds and closing your [Current Custodian/Trustee] HSA to avoid confusion. At any time, you may transfer all or part of your HSA funds from [Current Custodian/Trustee] to your new HSA. Follow these steps to transfer funds:

* Complete the enclosed HSA transfer form indicating the amount you would like to transfer and whether you will be closing your HSA at [Current Custodian/Trustee].
* Return the form by mail or fax to the transferring trustee/custodian to initiate the transfer.
* **[**If you sign up for text alerts, you will receive a text notification from Transamerica when your transfer is complete.**]**

**USE FOR BULK TRANSFERS**

**[STEP 2: TRANSFER FUNDS AND CLOSE HSA WITH [CURRENT CUSTODIAN/TRUSTEE]**

Though not required, we recommend transferring your HSA funds and closing your [Current Custodian/Trustee] HSA to avoid confusion. At any time, you may transfer all or part of your HSA funds from [Current Custodian/Trustee] to your new HSA. Follow these steps to transfer funds:

* Complete the enclosed HSA transfer form indicating the amount you would like to transfer and whether you will be closing your HSA at [Current Custodian/Trustee].
* Return the form to your HR department to initiate the transfer.
* The transfer of your HSA will take 3-6 weeks to complete.
* **[**If you sign up for text alerts, you will receive a text notification from Transamerica when your transfer is complete.**]**

We are excited to team up with Transamerica to offer a high-quality HSA that provides the resources you need to cover your healthcare expenses now — and in retirement. Please contact [name, title] at [telephone or email] with any questions about your HSA, or the registration/transfer process.

Thank you,

[Name, Title]

Be sure to consider whether transferring your account changes any features or benefits that may be important to you.

Health savings products and services offered through Transamerica Health Savings Solutions, LLC All Transamerica companies identified are affiliated.