

Investment eConsent Agreement

In order to set up the investment options that are made available to you exclusively through our website (“HSA Investments”), unless you have already done so, you must complete the investment set up process. By completing the investment set up process, you acknowledge and agree that all investment activity relating to your health savings account shall be governed by the terms and conditions of this Electronic Consent Agreement and the terms and conditions of the Custodial and Deposit Agreement, which is incorporated herein by this reference and available at OptumBank.com. **The HSA Investments are not FDIC-insured, not bank issued or guaranteed, and are subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested.**

Please download or print important fund information

All HSA Investments are offered by prospectus only. Prospectuses contain important information regarding the mutual funds including information on any fees charged for investment management, distribution, administrative services, and other expenses. You agree to read and agree to the terms and conditions of the respective prospectus before investing.

Electronic delivery consent

You consent to receive electronically all notices and documentation (including but not limited to, prospectuses, statements of additional information, and shareholder reports), and other documentation related to your HSA Investments (collectively “Document(s)”). In addition, you represent that you have the hardware and software identified below, which are necessary to receive and store Documents electronically.

Your consent also permits us to obtain your electronic signature if you choose to sign certain communications, such as account agreements or authorizations for recurring electronic funds transfers. If you do sign electronically, your electronic signature will bind you to the terms and conditions to the same extent as if you signed the communications on paper with an ink signature.

Obtaining paper copies of investment documents

You may obtain a paper copy of any investment Document by printing it from your computer. In addition, upon your written request to us at Optum Bank, P.O. Box 271629, Salt Lake City, UT 84127-1629, we will provide you with a paper copy of trade confirmations, statements, or transaction histories maintained by Optum Bank. You may be charged a fee for such paper copies as disclosed in the fee schedule. The request for a paper copy of a Document will not, by itself, constitute a withdrawal of consent to receive Documents electronically.

Withdrawing your consent

You may withdraw your consent to the receipt of electronic investments Documents at any time by contacting our Customer Service Center at the phone number listed on the back of your Health Savings Account Debit Mastercard®. However, if you withdraw such consent, we will terminate the Custodial and Deposit Agreement entered into between you and the Bank and close your HSA in accordance therewith.

Assignment of HSA investment voting

You, during the term of this Agreement, hereby irrevocably grant, assign and transfer to the Bank any and all voting rights in the shares of any and all HSA Investments of your HSA. You affirm that such irrevocable assignment shall not be construed to confer any fiduciary status upon us and may under no circumstances be revoked. You further agree that we will not be liable for any act or failure to act in connection with the voting rights assigned herein and that we may, at our sole



discretion, take any action or no action as deemed necessary and appropriate by us or as permitted by applicable statute, rule or regulation.

Hardware and software requirements

In order to access, view and/or download documents related to your Optum Bank HSA electronically, you must have a personal computer or other access device that meets our Hardware and Software Requirements.

Updating your contact information, Including email address

You are responsible for ensuring that all contact information we have for you is up to date and accurate. You consent to notify Optum Bank whenever you change your contact information, including email address, by logging into your account and updating your account profile.

No solicitation disclaimer

Any mutual fund prospectus shall not be construed as an offer to sell or a solicitation of an offer to buy shares in the fund, nor shall any such shares be offered or sold to any person in any jurisdiction in which an offer, solicitation, purchase or sale would be unlawful under the securities laws of such jurisdiction.

Certification

I hereby certify that I have read and agree to the terms and conditions set forth herein in this Electronic Consent Agreement, including but not limited to, the terms and conditions of the Custodial and Deposit Agreement.

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

Mutual fund investment options are made available through the services of an independent investment advisor. Shares are offered through a registered broker-dealer. Orders are accepted to effect transactions in securities only as an accommodation to MSA owners. 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.

Health savings accounts (HSAs) and Medicare Advantage Medical Savings Accounts (MSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as investment, legal or tax advice. Federal and state laws and regulations are subject to change.