

Instructions to open an HSA Lively Account:

STEP ONE

The Application

1. Livelyme.com
2. Click “Open Account” button in top right corner
3. Choose “I’m an individual eligible for an HSA and not enrolling through my employer”
4. Enter personal email to use for opening your account
5. Set a password
6. Agree to the terms and conditions
7. Click “Open Account”

Eligibility Questions:

1. Are you eligible for opening an HSA Account? *Below are the questions the site will ask:*
 - a. Do you have an HSA-qualified High Deductible Health Plan?
 - b. Who is covered by your health plan? (Self or family?)
 - c. Is your health plan active?
 - d. Do you have an HSA with another provider?
 - e. Do you want to transfer funds from this provider?
 - i. *If you have an employer HSA – We will want to transfer your current balance BUT leave your Employer Account Open.*
 - ii. *If you have another HSA we can transfer the funds from that HSA to Lively and close out the old HSA*

Once “approved” you will move on to filling out the application itself

1. Name, Date of Birth, Social Security Number, Occupation, Contact Information.
2. Review your information on the next page & click “Continue”
3. Next you will be asked if you would like a Lively HSA Debit Card.
 - a. If you choose not to have a Debit Card you can also choose to use your HSA via reimbursements (with a bank account connection).

“Now let’s fund your HSA” Section:

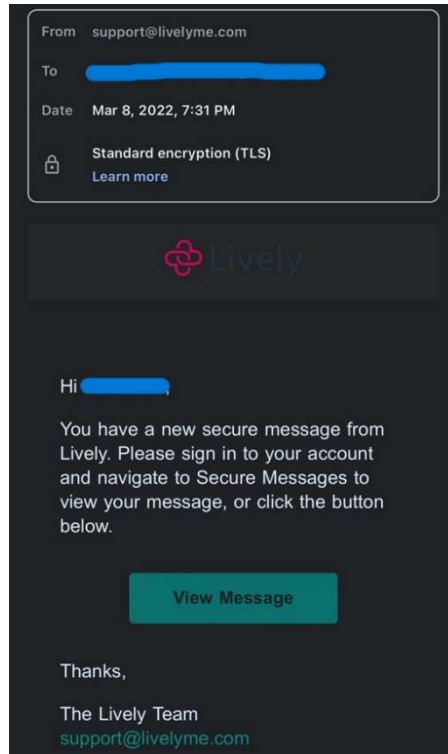
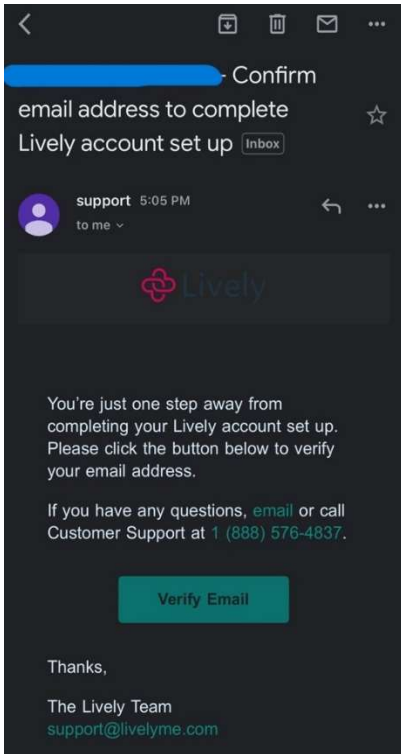
1. You can continue to set up your bank account to the HSA or choose “Do this later”
 - a. If you choose to fund now it will ask if you would like to connect your bank account. Clicking yes will give you two choices on how to connect your bank account, follow the steps of the one you choose.
 - b. You can also connect your bank account for contributions to your HSA once your account is open and “settled”
2. Will your employer or a third-party also contribute to your HSA?
3. “Let’s transfer funds to Lively”
 - a. Trustee-to-trustee transfer; Your current HSA provider sends Lively the funds directly (This can take 2-6 weeks.)
 - b. Rollover; Your HSA provider sends you the funds. You have 60 days to transfer them to Lively.
***The best option would be the first option, if this is not supported by your provider then please follow the steps for the Rollover option & be sure the funds are deposited into your LIVELY HSA Account!*
 - c. You can also rollover funds from your old HSA once your account is opened and “settled”.

“The Paperwork”:

1. Consent for electronic communications
 - a. Read each of the disclosures and check them off once read
 - b. Click Continue
 - c. Click view my dashboard

You are done!

1. You will be sent an email to verify the email address you signed up with, be sure to verify your email with Lively.
2. IF Lively can NOT verify you with just your name and SS Number, you will receive an email asking for a copy of your Driver’s License (DL). If your DL address does not match your current resident address then you will also need to upload a bill with your name & current address.



secure.livelyme.com

From this page, please select 'User Profile' and below your name, you will see your SSN listed as XXX-XX-1234. Please click the "Show" button to display the full 9 digits. If your SSN is incorrect, please respond to this secure message with your correct SSN and we will proceed with updating your information on file.

If your SSN is correct, please respond to this secure message confirming that it is correct, as well as providing the following information:

1. A copy of your driver's license or state-issued identification card and;
2. If your driver's license does not contain the address you entered during sign-up, please also provide a copy of a utility bill, lease agreement, or similar documentation containing your full name and the address you entered into your account during sign-up.

Please let us know if you have any questions.

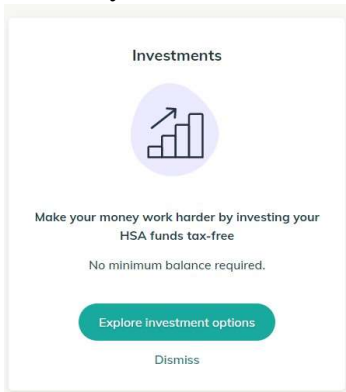
Warm regards,

The Lively Team

STEP TWO:

Your Lively Account will take 1-2 business days to settle and generate your Lively Account Number. Once the Account is settled you will need to login to your Lively HSA to complete the next step.

1. Livelyme.com
2. Click “Login”
3. Enter in username & password
4. Click “Continue”
5. Once in your “Dashboard” there is box called “Investments” – click “Explore investment Options”




6. A new browser will open up
7. In the new browser click “Get Started” with Schwab
8. This will take you through 5 steps to open a Schwab account through Lively to invest your HSA
 - a. Step 1: Confirm your personal information & read the Schwab Privacy Statement
 - b. Step 2: Provide additional information: Citizenship status, Mother’s Maiden Name, Contact Information, Personal Affiliations
 - c. Step 3: Review & Edit
 - d. Step 4: Agree to Terms
 - e. Step 5: Set up login for Schwab Account
 - i. In this step you are immediately given your Schwab account number. Write this account number down.
9. **Call Foster Financial to provide us with the Schwab account number**
10. Log into <https://client.schwab.com/> to access your new account and finalize it.

STEP THREE:

1. Foster Financial will DocuSign out a form that will allow Foster Financial to invest & trade your HSA Lively/Schwab account for you.

STEP FOUR:

Transferring your Employer HSA or outside HSA to Lively & Connecting your Bank Account.
If not completed as a step when opening the account- if complete, skip to step Five

1. Livelyme.com; login
2. Click the three dashes in the top left corner: 
3. Click “HSA Transfers”
4. Click “Start a new transfer”
5. There are two options “Rollover Transfer” or “Trustee-to-trustee transfer”
 - a. **OPTION ONE:**
 - b. Click **Rollover Transfer** - You will be prompted to add a Bank Account
 - c. Click “Continue” - A pop-up for “Plaid” will appear, click “continue”
 - d. Search for your bank & click on it
 - e. Type in your login information for your bank
 - f. Click “Submit”
 - g. Choose which account you would like to connect (choose a checking account)
 - h. Follow the steps Lively lays out:

Initiate a rollover transfer



Step 1. Contact your existing HSA provider and take a distribution from your existing HSA account (they may require you to fill out one of their forms).



Step 2. The distribution will come directly to you in one of two forms: a check or an ACH.

- If a check, deposit the funds into the same external bank account that is linked to your Lively HSA.
- If an ACH, make sure these funds are in the externally linked bank account.



Step 3. When the funds have cleared into your linked bank account, come back to this page.

I confirm that my rollover funds are in my linked bank account.


Back

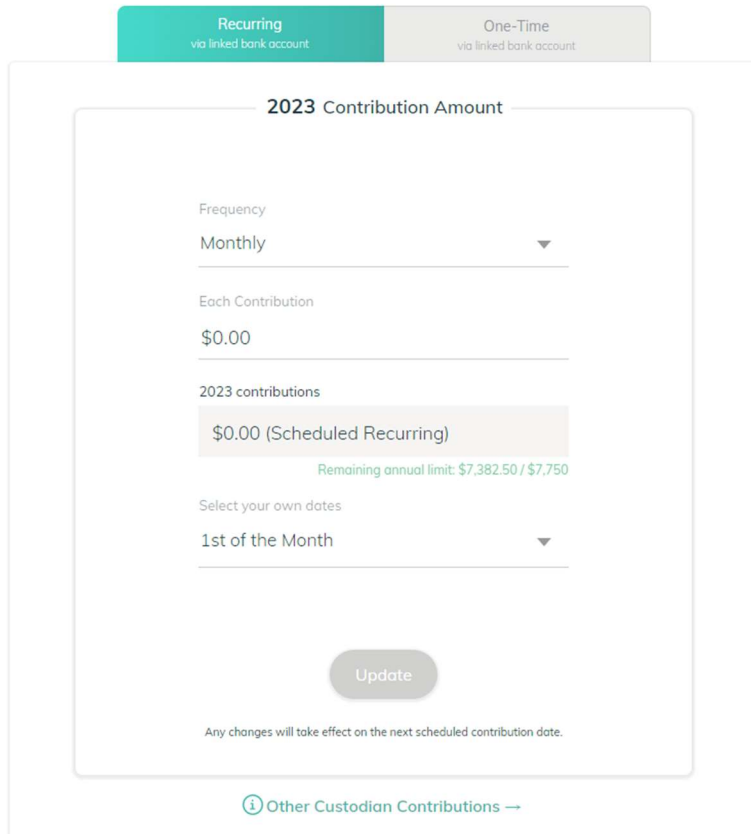
Initiate rollover

- i. **OPTION TWO:**
 - j. Click “Trustee-to-Trustee Transfer”
 - k. Search your previous HAS Custodian/provider & click on it form the list that pops up
 - i. If your provider does not show in the list click “I don’t see my HSA provider”
 - ii. Fill in the Provider Name, Address or website URL, & Previous Account Number
 - l. Proceed to Choose if you are transferring the full amount, if you want to close your previous account, & if your funds were invested.
 - m. Click “Initiate Transfer”
 - n. Done with this step!
6. Once your funds are in, proceed to step five.

STEP FIVE:

Setting up reoccurring contributions from a bank account.

1. Livelyme.com; login
2. Click the three dashes in the top left corner: 
3. Click on “Contributions”
4. Scroll down until you see:




5. Choose your Frequency, Amount, & date of contribution

*You can also set up re-occurring transfers from your Lively Account to your Schwab Account – see step six.



STEP SIX:

Transfers between your Lively Account & Schwab Investment account within Lively.

1. Log into your account
2. Click on the 3 lines in the top left corner 
3. Click on Investments
4. Click on “Transfer”
5. Choose “One-Time Transfer”
 - a. Type in how much you would like to transfer & Click “Transfer funds”
 - b. A popup will appear asking you to confirm the amount you are transferring to your Schwab Investment Account – click “Confirm”
 - c. **Foster Financial recommends keeping \$2,000.00 in your Lively Account for Health Care Expenses – transfer the rest of your account balance to Schwab to be invested.**
6. Click “Transfer” again
7. Click “Auto Transfer” (middle button)
 - a. Click “Set up recurring transfers”
 - b. Type in the amount you would like to transfer & the frequency (monthly on the 15th or Quarterly on the 15th)
 - c. Click “Save”

After completing these two steps, your Schwab Account via Lively HSA is funded & will continue to be funded automatically. **Please call or email Foster Financial to let us know the frequency & amount you choose for the funding of your account so that we can note it in your file.**

If you would like to walk through this process with a Client Relationship Manager, please call our office at 260-234-2200 and we would be happy to help you. If you have any problem or questions throughout the process, we are more than willing to help and answer your questions!

-The Foster Financial Team

Advisory Services Offered Through Harbour Investments, Inc.