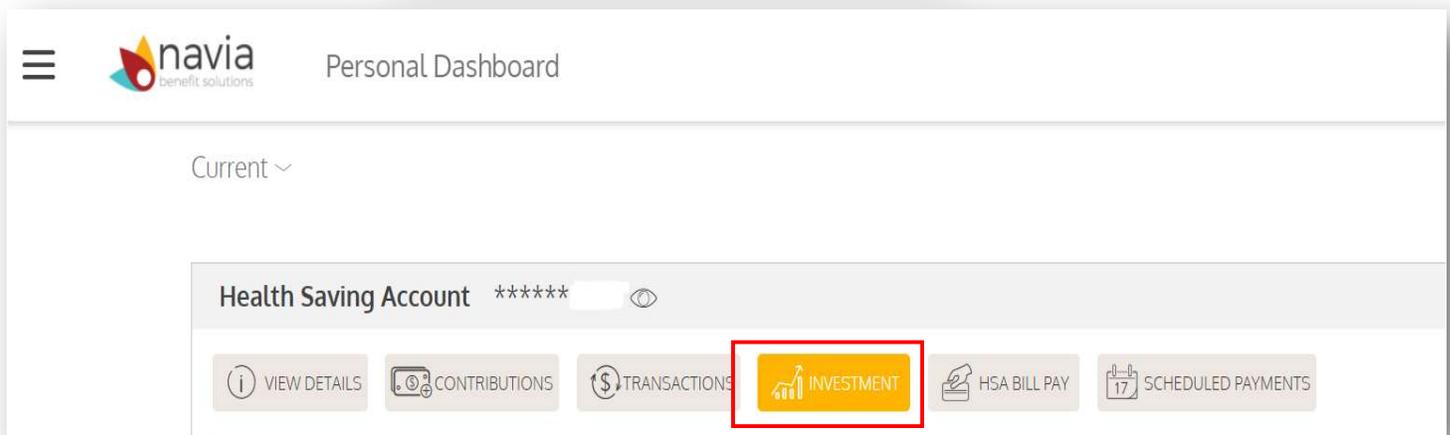
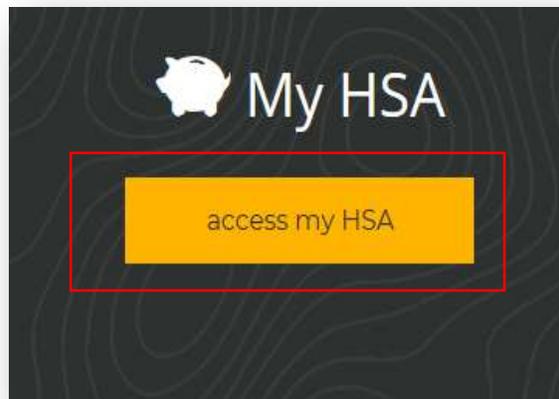


How to liquidate the balance in your Navia Investment Account

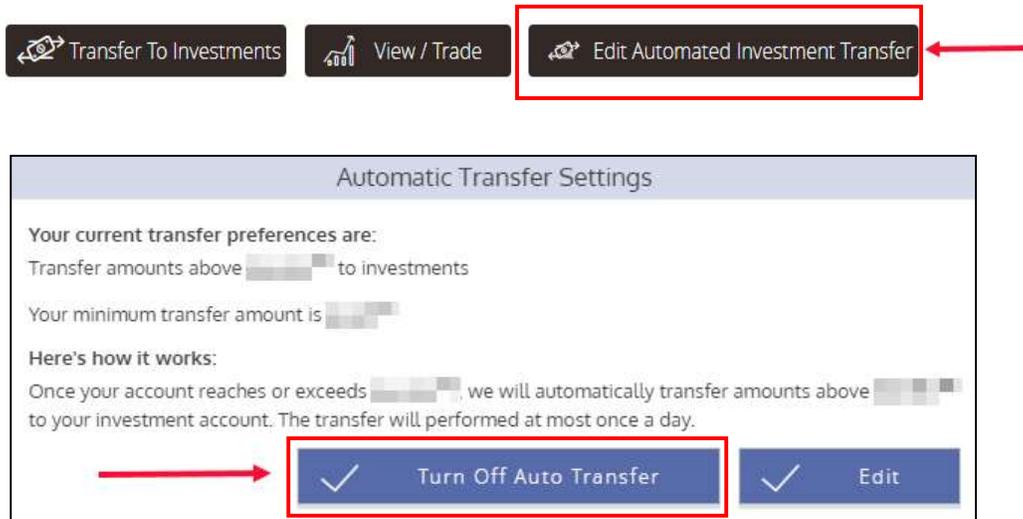
Step 1: Turn off Auto Transfer to Investments

- Log into your personal Navia Benefits portal at <https://www.naviabenefits.com/>.
- Once logged in, look through the tools section at the top of the screen and select **Access My HSA**.
- Now that you're on the HSA portal, select the **Investment** button on the personal dashboard.



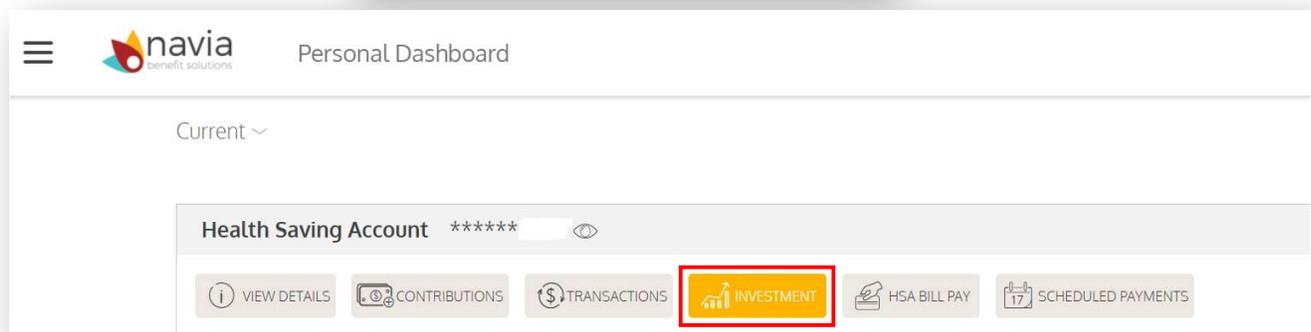
- If the automatic transfer to investments feature is enabled on your HSA account, this feature must be turned off by first selecting **Edit Automated Investment Transfer** and then selecting the Turn Off Auto Transfer button

- Failure to turn off the automatic transfer feature will result in your HSA Balance being automatically transferred back to your investment account and will delay the account closure process.

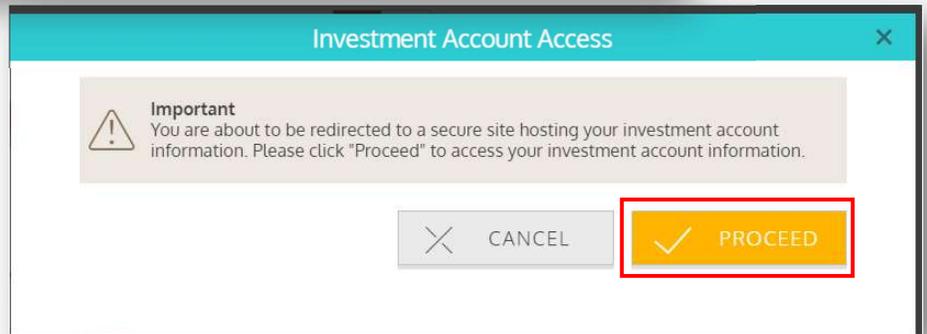
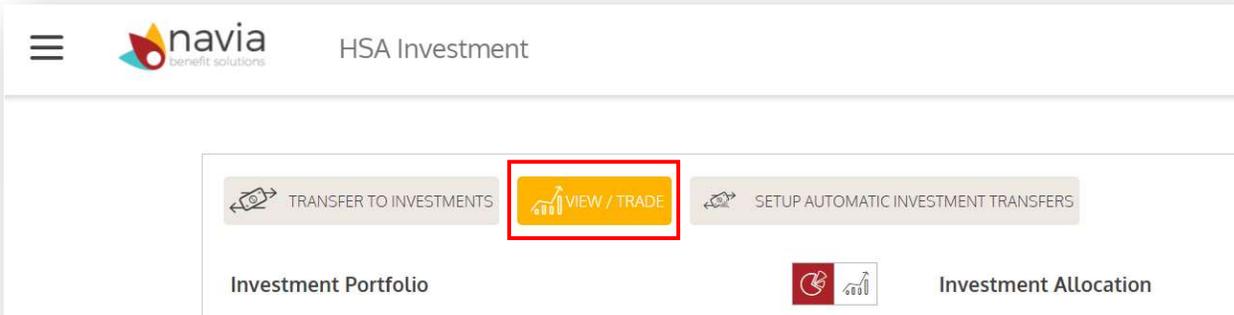


Step 2: Access your Investments and Transfer your Investment Balance to your HSA Account

- Log into your personal Navia Benefits portal.
- Once logged in, look through the tools section at the top of the screen and select **Access My HSA**.
- Now that you're on the HSA portal, select the **'Investment'** button on the personal dashboard.



You will manage your investment account through our HSA investment partner's website. If a new window does not open automatically, check and disable your pop-blocker within the browser window.



Select the **Invest** menu at the top of the screen and click on **Move Money**.



- You can then transfer the balance from your HSA investment account back to your HSA deposit account by typing in the balance and clicking the submit button.

Request a Transfer

ENTER AMOUNT TO TRANSFER USE A XXX.XX FORMAT

\$

[Submit Request](#)

- 1 Enter the dollar amount you would like to transfer from your HSA investment account back to your HSA base account.
- 2 Use the 'Submit Request' button to complete your request.
- 3 Your HSA investments will be liquidated on a pro-rata basis based upon your balance by fund to generate the cash to complete the request.

Note: Requests resulting in the liquidation of 90% or more of a mutual fund will be processed based upon the number of units calculated using the previous market day's NAV.

- Investments will be liquidated, and the investment funds will be credited to your HSA deposit account within **3 active trading/business days**.