



Health Savings Account Mutual Fund Options :: Updated 03/31/2016

		Resource							Since	Expense
	Symbol	Links		YTD	1yr	3yr	5yr	10yr	Inception	Ratio*
Large Cap Value										
BlackRock Equity Dividend³	MDDVX	P	M	0.5%	1.2%	7.8%	8.5%	6.7%	9.6%	0.97
Load Waived										
Large Cap Growth										
Franklin Growth Fund³	FKGRX	P	M	0.2%	-1.1%	12.0%	10.7%	7.6%	10.1%	0.88
Load Waived										
Balanced										
American Fds Inv Co of America³	AICFX	P	M	3.0%	0.9%	11.2%	10.3%	6.3%	6.1%	0.67
No Load										
Mid Cap										
Dreyfus Opportunistic Mid Cap Value	DMCVX	P	M	0.8%	-10.7%	6.6%	7.1%	7.6%	12.0%	1.18
Load Waived										
Small Cap										
PIMCO Small Cap StocksPlus AR Str³	PCKAX	P	M	-2.6%	-13.6%	5.2%	8.0%	8.7%	10.1%	1.10
Load Waived										
International										
American Fds New Perspective³	NPFFX	P	M	-2.5%	-1.9%	8.1%	7.5%	6.6%	7.2%	0.81
No Load										
Index										
Columbia Large Cap Index³	NEIAX	P	M	1.3%	1.4%	11.3%	11.1%	6.6%	7.9%	0.45
No Load										
Fixed Income										
PIMCO Total Return³	PTTAX	P	M	1.7%	-0.1%	1.1%	3.3%	5.6%	6.0%	0.85
Load Waived										
Franklin High Income²	FHAIX	P	M	1.7%	-11.0%	-1.7%	2.6%	5.1%	7.5%	0.76
Load Waived										
LifeStyle										
MFS Conservative Allocation³	MACFX	P	M	2.2%	-0.4%	3.5%	4.8%	5.3%	5.6%	0.94
Load Waived										
MFS Moderate Allocation³	MAMAX	P	M	1.9%	-1.3%	4.6%	5.7%	5.4%	6.4%	1.00
Load Waived										
MFS Growth Allocation³	MAGWX	P	M	1.5%	-2.1%	5.5%	6.4%	5.3%	6.9%	1.07
Load Waived										
Money Market										
PIMCO Money Market	PYAXX	P	M	0.0%	0.0%	0.0%	0.0%	1.1%	2.1%	0.47
No Load										

Source: Morningstar Per prospectus, the mutual fund may pay a 12b-1 distribution fee to the broker dealer ¹0.10%, ²0.15%, ³0.25% annually.

* Gross Expense Ratio Disclosure: Example Expense Ratio of 0.66% would result in \$1,000 invested = \$6.60 annual expense

Resource Links

P - Prospectus

M - Morningstar

IMPORTANT INFORMATION. Self-directed investments are the sole responsibility of the account-owner. Carefully weigh the advantages and disadvantages of investing your HSA funds before doing so. Investment products are not federally-insured; may lose value and are not a deposit account. Investment accounts are not obligations of the bank and are not guaranteed.

Performance data and ratings represent past performance and are not a guarantee of future results. Investment returns and principal value will fluctuate and investors' shares, when sold, may be worth more or less than their original cost. Investment losses which are replaced are subject to the annual contribution limits of the HSA.

Before you invest in any particular mutual fund, you should carefully review the fund's prospectus and consider its objectives, associated risks and any other fees or expenses that may apply. Investing entails the risk of loss of principal. You can find a fund's prospectus by accessing the prospectus link (P) on this worksheet. The mutual fund performance data quoted represents past performance, which is no guarantee of future results. Current performance may be higher or lower than the performance data quoted. Investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be more or less than their original cost. An investment in a money market fund is not insured by the FDIC or any other government agency. Although money market funds seek to preserve capital, it is possible to lose money by investing in these funds. All mutual funds are purchased at NAV without a front end load. Each fund company may charge a short-term redemption fee if held for less than the timeframe listed in the prospectus.