

## Health Savings Account Mutual Fund Options

As of 07/31/2017

	Symbol	Resource Links		YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio*
<b>Large Cap</b>										
<b>American Funds Invmt Co of Amer<sup>2</sup></b>	AICFX	<b>P</b>	<b>M</b>	7.6%	16.3%	8.5%	14.8%	6.3%	6.8%	0.69
<b>BlackRock Equity Dividend<sup>2</sup></b>	MDDVX	<b>P</b>	<b>M</b>	4.5%	16.8%	8.5%	12.4%	6.2%	10.0%	0.97
Load Waived										
<b>Franklin Growth<sup>2</sup></b>	FKGRX	<b>P</b>	<b>M</b>	12.8%	19.7%	10.8%	15.0%	7.9%	10.3%	0.90
Load Waived										
<b>Vanguard 500 Index</b>	VFIAX	<b>P</b>	<b>M</b>	8.6%	17.4%	10.1%	15.4%	6.9%	5.6%	0.04
<b>Mid Cap</b>										
<b>Dreyfus Opportunistic Midcap Value</b>	DMCVX	<b>P</b>	<b>M</b>	1.3%	12.7%	4.3%	13.5%	7.4%	12.2%	1.21
Load Waived										
<b>Vanguard Mid-Cap Index</b>	VIMAX	<b>P</b>	<b>M</b>	8.4%	16.4%	8.9%	15.2%	7.2%	10.0%	0.06
<b>Small Cap</b>										
<b>Janus Henderson Venture<sup>2</sup></b>	JVTAX	<b>P</b>	<b>M</b>	9.8%	17.1%	9.9%	14.4%	7.8%	11.6%	1.04
Load Waived										
<b>PIMCO StocksPLUS® Small<sup>2</sup></b>	PCKAX	<b>P</b>	<b>M</b>	3.0%	25.5%	8.4%	15.2%	10.6%	11.8%	1.13
Load Waived										
<b>Vanguard Small-Cap Index</b>	VSMAX	<b>P</b>	<b>M</b>	3.4%	16.8%	7.7%	14.6%	7.4%	9.0%	0.06
<b>International</b>										
<b>American Funds New Perspective<sup>2</sup></b>	NPFFX	<b>P</b>	<b>M</b>	16.6%	19.5%	8.1%	13.6%	6.4%	8.0%	0.84
<b>Vanguard Total Intl Stock Index</b>	VGTSX	<b>P</b>	<b>M</b>	14.1%	18.3%	1.7%	8.8%	1.1%	4.7%	0.18
<b>Fixed Income</b>										
<b>Loomis Sayles Core Plus Bond<sup>2</sup></b>	NEFRX	<b>P</b>	<b>M</b>	3.0%	4.8%	1.9%	3.5%	6.1%	7.1%	0.73
Load Waived										
<b>PIMCO Total Return<sup>2</sup></b>	PTTAX	<b>P</b>	<b>M</b>	3.2%	3.0%	2.3%	2.4%	5.5%	5.9%	0.86
Load Waived										
<b>Franklin High Income<sup>1</sup></b>	FHAIX	<b>P</b>	<b>M</b>	5.0%	16.8%	2.1%	5.8%	6.1%	7.7%	0.79
Load Waived										
<b>Lifestyle</b>										
<b>MFS Conservative Allocation<sup>2</sup></b>	MACFX	<b>P</b>	<b>M</b>	5.9%	7.7%	3.7%	6.1%	5.1%	5.7%	0.94
Load Waived										
<b>MFS Moderate Allocation<sup>2</sup></b>	MAMAX	<b>P</b>	<b>M</b>	7.7%	10.3%	4.6%	8.2%	5.3%	6.7%	0.99
Load Waived										
<b>MFS Growth Allocation<sup>2</sup></b>	MAGWX	<b>P</b>	<b>M</b>	9.6%	13.3%	5.5%	10.2%	5.3%	7.4%	1.06
Load Waived										
<b>Specialty</b>										
<b>Cohen &amp; Steers Real Estate Securities<sup>2</sup></b>	CSEIX	<b>P</b>	<b>M</b>	1.8%	4.5%	10.3%	11.9%	5.8%	9.6%	1.19
Load Waived										
<b>Money Market</b>										
<b>PIMCO Government Money Market</b>	AMAXX	<b>P</b>	<b>M</b>	0.2%	0.3%	0.1%	0.1%	N/A	0.1%	0.33

Source: Morningstar®. Per prospectus, the mutual fund may pay a 12b-1 distribution fee to the broker dealer <sup>1</sup>0.15%, <sup>2</sup>0.25% annually.

All funds are "No Load" funds unless otherwise stated.

\* 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®**

## Equity

	Value	Blend	Growth
Large Cap	BlackRock Equity Dividend	American Funds Inv Co of America Vanguard 500 Index	Franklin Growth Fund
Mid Cap		Dreyfus Opportunistic Mid Cap Value Vanguard Mid Cap Index	
Small Cap		PIMCO StocksPlus Small Vanguard Small Cap Index	Janus Henderson Venture
International		Vanguard Total Intl Stock Index	American Funds New Perspective
Lifestyle	MFS Conservative Allocation	MFS Moderate Allocation	MFS Growth Allocation
Specialty	Cohen & Steers Real Estate Securities		

## Fixed Income

	High Grade	Medium Grade	Low Grade
Longer Duration			
Medium Duration	PIMCO Total Return	Loomis Sayles Core Plus Bond	
Shorter Duration			Franklin High Income
Money Market	PIMCO Government Money Market		

**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.