

Health Savings Account Mutual Fund Options

As of 06/30/2017

	_	Resc	ource	-	-	_	_	-	Since	Expense
	Symbol	Lir	nks	YTD	1yr	3yr	5yr	10yr	Inception	Ratio*
Large Cap										
American Funds Invmt Co of Amer <sup>2</sup>	AICFX	Р	M	8.1%	15.7%	8.1%	14.0%	6.3%	6.8%	0.69
BlackRock Equity Dividend <sup>2</sup>	MDDVX	P	M	6.2%	17.7%	8.6%	11.8%	6.5%	10.1%	0.97
Load Waived  Franklin Growth <sup>2</sup>	FKGRX	Р	M	13.6%	21.6%	10.5%	14.6%	8.0%	10.3%	0.90
Load Waived  Vanguard 500 Index	VFIAX	P	M	9.3%	17.9%	9.6%	14.6%	7.2%	5.6%	0.04
Mid Cap	_					_	_			_
Dreyfus Opportunistic Midcap Value	DMCVX	Р	M	3.9%	19.5%	4.1%	13.4%	7.9%	12.3%	1.21
Vanguard Mid-Cap Index	VIMAX	P	M	9.1%	17.3%	8.1%	14.8%	7.5%	10.0%	0.06
Small Cap				10.551	00.771	0.531	44.55		10.77	
Janus Henderson Venture <sup>2</sup> Load Waived	JVTAX	Р	M	13.2%	20.6%	8.9%	14.2%	7.8%	12.0%	1.04
PIMCO StocksPLUS® Small <sup>2</sup> Load Waived	PCKAX	P	M	6.7%	30.1%	7.8%	14.8%	11.2%	12.0%	1.13
Vanguard Small Cap Index	VSMAX	P	M	5.8%	19.1%	6.8%	14.1%	7.8%	9.1%	0.06
International										
American Funds New Perspective <sup>2</sup>	NPFFX	P	M	16.9%	21.1%	7.7%	12.6%	6.3%	7.9%	0.84
Vanguard Total Intl Stock Index	VGTSX	P	M	14.7%	20.0%	1.3%	7.6%	1.1%	4.7%	0.18
Fixed Income  Loomis Sayles Core Plus Bond <sup>2</sup>	NEEDY			3.0%	2.7%	1.7%	3.3%	6.2%	7.1%	0.73
Load Waived	NEFRX	Р	M	3.076	2.1 /0	1.7 70	3.376	0.270	7.170	0.75
PIMCO Total Return <sup>2</sup> Load Waived	PTTAX	Р	M	3.3%	1.8%	2.2%	2.4%	5.5%	5.8%	0.86
Franklin High Income <sup>1</sup> Load Waived	FHAIX	P	M	4.9%	14.8%	1.8%	5.3%	6.3%	7.7%	0.79
Lifestyle										
MFS Conservative Allocation <sup>2</sup>	MACFX	Р	М	6.0%	6.8%	3.4%	5.7%	5.2%	5.7%	0.94
Load Waived										
MFS Moderate Allocation <sup>2</sup> Load Waived	MAMAX	P	M	7.9%	9.7%	4.2%	7.7%	5.4%	6.7%	0.99
MFS Growth Allocation <sup>2</sup> Load Waived	MAGWX	P	M	10.0%	13.2%	5.1%	9.6%	5.4%	7.4%	1.06
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Specialty										
Cohen & Steers Real Estate Securities	CSEIX	Р	M	4.2%	1.0%	10.6%	11.3%	6.8%	9.7%	1.19
Load Waived										
Money Market										
PIMCO Government Money Market	AMAXX	Р	M	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 10.15%, 20.25% annually.

\* Gross Expense Ratio Disclosure: Example Expense Ratio of 0.66% would result in \$1,000 invested = \$6.60 annual expense All funds are "No Load" funds unless otherwise stated.

Resource Links: P - Prospectus M - Morningstar®

Equity Value Blend Growth  Large Cap BlackRock Equity Dividend American Funds Inv Co of America Franklin Growth Fund  Dreyfus Opportunistic Mid Cap Value Vanguard 500 Index  Small Cap PMCO Small Cap Index  PMCO Small Cap Stocks PLUS AR Vanguard Small Cap Index  Vanguard Total Intl Stock Index American Funds New Perspective  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 Money Market PIMCO Government Money Market	Resource Links:	P - Prospectus	w - worningstar®		
Large Cap  BlackRock Equity Dividend  American Funds Inv Co of America Franklin Growth Fund  Preyfus Opportunistic Mid Cap Value Vanguard Mid Cap Index  Small Cap  PIMCO Small Cap StocksPLUS AR Vanguard Small Cap Index  International  Lifestyle  MFS Conservative Allocation  MFS Moderate Allocation  MFS Moderate Allocation  MFS Growth Allocation  Fixed Income  High Grade  Medium Duration  Medium Duration  PIMCO Total Return  Loomis Sayles Core Plus Bond  Franklin High Income					
America Franklin Growth Fund  Vanguard Sol Index  Mid Cap  Mid Cap  Mid Cap  Small Cap  Small Cap  MFS Conservative Allocation  MFS Moderate Allocation  MFS Growth Allocation  Fixed Income  High Grade  Medium Duration  PMCO Total Return  Loomis Sayles Core Plus Bond  Shorter Duration  Mid Cap  Pranklin Growth Fund  Vanguard Side Mid Cap Vanguard Mid Cap Vanguard Mid Cap Index  American Funds New Perspective  American Funds New Perspective  MFS Growth Allocation  MFS Moderate Allocation  MFS Growth Allocation  MFS Growth Allocation  MFS Growth Allocation  Fixed Income  High Grade  Medium Grade  Low Grade  Medium Duration  Fixanklin Funds New Perspective  American Funds New Perspective  MFS Growth Allocation  MFS Growth Allocation  Fixed Income  Fixed Income  Fixed Income  Fixed Income  Fixed Income	Equity	Value	Blend	Growth	
Small Cap  Small Cap  Small Cap  Small Cap  Small Cap  Small Cap  PIMCO Small Cap StocksPLUS AR Vanguard Small Cap Index  Vanguard Total Intl Stock Index  American Funds New Perspective  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  Franklin High Income	Large Cap	BlackRock Equity Dividend	America	Franklin Growth Fund	
International  Lifestyle  MFS Conservative Allocation  MFS Moderate Allocation  MFS Growth Allocation  Cohen & Steers Real Estate Securities  Fixed Income  High Grade  Medium Duration  PIMCO Total Return  Loomis Sayles Core Plus Bond  Shorter Duration  Franklin High Income	Mid Cap		Value		
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 PIMCO Total Return Loomis Sayles Core Plus Bond  Shorter Duration Franklin High Income	Small Cap		AR	Janus Henderson Venture	
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	International		Vanguard Total Intl Stock Index	American Funds New Perspective	
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	Lifestyle	MFS Conservative Allocation	MFS Moderate Allocation	MFS Growth Allocation	
Longer Duration  Medium Duration  PIMCO Total Return  Loomis Sayles Core Plus Bond  Shorter Duration  Franklin High Income	Specialty	Cohen & Steers Real Estate Securities			
Medium Duration PIMCO Total Return Loomis Sayles Core Plus Bond  Shorter Duration Franklin High Income	Fixed Income	High Grade	Medium Grade	Low Grade	
Shorter Duration Franklin High Income	Longer Duration				
	Medium Duration	PIMCO Total Return	Loomis Sayles Core Plus Bond		
Money Market PIMCO Government Money Market	Shorter Duration			Franklin High Income	
	Money Market		PIMCO Government Money M	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.