

Avidia Bank
PO Box 161390
Altamonte Springs, FL 32716



First Name Last Name
Address 1
Address 2
City, State Zip

Dear <First Name> <Last Name>:

We are pleased to announce several upcoming enhancements and changes to your HSA investment experience!

These changes will include the addition of several new investment options, the conversion of several existing investment options to share classes featuring lower expense ratios, and the closure of a few funds to additional purchases.

A full summary of the changes and the dates that will occur is provided below:

On **April 1, 2019**, the following mutual funds will be added to your HSA investments options:

Fund Name	Ticker	Gross Expense Ratio
American Funds New World	RNWGX	0.62
American Funds Washington Mutual	RWMGX	0.29
BlackRock High Yield Bond	BRHYX	0.50
DFA International Small Company	DFISX	0.53
Jackson Square SMID-Cap Growth	JSMTX	1.04
JPMorgan Limited Duration Bd	JUSUX	0.39
Vanguard Inflation-Protected Secs	VAIPX	0.10
Vanguard LifeStrategy Cnsvr Gr	VSCGX	0.12
Vanguard LifeStrategy Growth	VASGX	0.14
Vanguard LifeStrategy Moderate Gr	VSMGX	0.13
Vanguard Target Retirement 2020	VTWNX	0.13
Vanguard Target Retirement 2030	VTHR X	0.14
Vanguard Target Retirement 2040	VFORX	0.14
Vanguard Target Retirement 2050	VFIFX	0.15
Vanguard Target Retirement 2060	VTT SX	0.15
Vanguard Target Retirement Income	VTINX	0.12
Wasatch Core Growth	WGROX	1.21

On **April 1, 2019**, the following mutual funds will be converted to share classes featuring lower expense ratios:

Name	Current Ticker	Gross Expense Ratio	New Ticker	Share Class	Gross Expense Ratio
American Funds Inv Co of Am	AICFX	0.68	RICGX	R6	0.30
American Funds New Perspect.	NPFFX	0.82	RNPGX	R6	0.45
BlackRock Equity Dividend	MDDVX	0.98	MKDVB	K	0.60
Cohen & Steers Real Estate	CSEIX	1.15	CSZIX	Z-shares	0.80
Dreyfus Opportunistic Mid Val	DMCVX	1.16	DVLIX	Instl	0.89
Franklin Growth	FKGRX	0.88	FIFRX	R6	0.50
Franklin High Income	FHAIX	0.76	FHRRX	R6	0.52
Janus Henderson Venture	JVTAX	1.03	JVTNX	N	0.67
Loomis Sayles Core Plus Bond	NEFRX	0.73	NERNX	N	0.39
MFS Conservative Allocation	MACFX	0.91	MACJX	R4	0.66
MFS Growth Allocation	MAGWX	1.02	MAGJX	R4	0.77
MFS Moderate Allocation	MAMAX	0.96	MAMJX	R4	0.71
Vanguard Total Stock Index	VGTSX	0.17	VTIAX	Admiral	0.11
Vanguard Small Cap Index	VSMAX	0.05	VSCIX	Institutional	0.04
Vanguard Mid Cap Index	VIMAX	0.05	VMCIX	Institutional	0.04

On **April 1, 2019**, the following mutual funds will be closed to additional purchases. You may continue to hold any balances in these funds after **April 1, 2019**, but you will not be able to make additional purchases.

Please update your investment elections prior to **April 1, 2019**. Any investment elections set to the funds being closed to new investment after **March 31, 2019** will be set to the PIMCO Government Money Market (PGYXX):

Fund Name	Ticker	Gross Expense Ratio
Franklin High Income	FHAIX	0.76
MFS Conservative Allocation	MACFX	0.91
MFS Growth Allocation	MAGWX	1.02
MFS Moderate Allocation	MAMAX	0.96
Dreyfus Opportunistic Mid Val	DMCVX	1.16

If you have any questions or need additional information, please contact your administrator.

IMPORTANT NOTICE: Share class eligibility may be subject to change.

Sincerely,

Avidia Bank