

Health Savings Account Investments

Basic Mutual Fund Options

As of 2/28/2017

	Symbol	YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio*
Allocation								
MFS Conservative Allocation¹	MACFX	2.9%	9.9%	3.2%	5.1%	5.2%	5.6%	0.94
MFS Moderate Allocation¹	MAMAX	3.8%	13.7%	3.8%	6.7%	5.5%	6.5%	0.99
MFS Growth Allocation¹	MAGWX	4.6%	17.7%	4.4%	8.2%	5.5%	7.2%	1.06
MFS Aggressive Growth Allocation¹	MAAGX	5.3%	19.6%	4.8%	9.4%	5.4%	7.4%	1.14
Large Cap Value								
Vanguard Equity Income	VEIPX	4.5%	23.5%	10.4%	13.5%	7.9%	10.3%	0.26
Large Cap Blend								
Schwab S&P 500 Index	SWPPX	5.9%	24.8%	10.5%	13.9%	7.6%	7.3%	0.03
Large Cap Growth								
Vanguard Growth Index	VIGRX	8.2%	22.4%	9.4%	13.2%	8.8%	9.2%	0.22
Mid Cap Value								
Invesco American Value¹	MSAVX	4.7%	32.6%	5.9%	11.5%	7.3%	9.7%	1.33
Mid Cap Blend								
Vanguard Extended Market Index	VEXMX	4.6%	32.5%	6.8%	13.0%	8.0%	10.8%	0.22
Mid Cap Growth								
Prudential Jennison Mid Cap Growth²	PEEAX	7.3%	20.7%	4.8%	9.5%	8.0%	9.7%	1.06
Small Cap Value								
Delaware Small Cap Value¹	DEVLX	3.4%	43.2%	9.6%	12.7%	8.0%	11.6%	1.21
Small Cap Blend								
Schwab Small Cap Stock Index	SWSSX	2.3%	36.1%	7.0%	12.9%	8.0%	8.9%	0.05
Small Cap Growth								
Janus Triton¹	JGMAX	6.0%	26.4%	9.0%	13.0%	11.0%	17.6%	1.17
International								
MFS International Value¹	MGIAX	4.5%	12.9%	4.8%	10.2%	5.3%	7.8%	1.01
PIMCO StocksPLUS® Intl (USD-Hedged)¹	PIPAX	3.4%	26.7%	6.1%	11.0%	5.5%	8.8%	1.16
Oppenheimer Developing Markets¹	ODMAX	6.7%	22.6%	-1.1%	1.2%	5.0%	11.7%	1.32

Fixed Income

Loomis Sayles Ltd Term Govt and Agcy¹	NEFLX	0.2%	0.1%	0.7%	0.8%	2.9%	4.7%	0.77
PIMCO Total Return¹	PTTAX	1.6%	3.5%	2.2%	2.6%	5.2%	5.8%	0.86
Schwab Total Bond Market	SWLBX	0.9%	1.1%	2.4%	1.9%	2.7%	4.7%	0.54
Ivy High Income¹	WHIYX	3.0%	23.9%	3.4%	6.7%	7.7%	7.3%	0.95

Target Date

Schwab Target 2010	SWBRX	2.7%	9.1%	3.6%	5.3%	3.4%	4.6%	0.57
Schwab Target 2020	SWCRX	3.4%	12.2%	4.2%	7.0%	4.6%	5.8%	0.52
Schwab Target 2030	SWDRX	4.4%	16.7%	5.0%	8.6%	5.5%	6.7%	0.64
Schwab Target 2040	SWERX	5.1%	19.9%	5.5%	9.7%	6.0%	7.2%	0.73

Source: Morningstar Per prospectus, the mutual fund may pay a 12b-1 distribution fee to the broker dealer ¹0.25%, ².30 annually.

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

All mutual funds in this program are traded no load or load waived. See prospectus for applicable loads that may normally apply outside this program.

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 CYC OR DEVENIR 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.

In selecting and classifying the above group of mutual funds, CYC's investment advisor, DEVENIR, does not intend to provide any personalized investment advice in connection with this program. Neither CYC nor Devenir is making a recommendation to individual health savings account holders that any of the mutual fund investment options are, or would be a suitable or appropriate investment for you. That decision is yours.

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.

Health Savings Account Investments

Expanded Mutual Fund Options

As of 2/28/2017

	Symbol	YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio*
Large Cap Value								
BlackRock Equity Dividend³	MDDVX	3.7%	26.9%	9.6%	11.4%	7.3%	10.1%	0.97
Oppenheimer Equity Income³	OAEIX	4.2%	29.6%	5.8%	10.8%	6.9%	11.2%	1.05
Large Cap Blend								
John Hancock US Equity⁴	JHUAX	7.8%	17.6%	7.1%	10.7%	6.1%	11.3%	1.28
PIMCO StocksPLUS Absolute Return³	PTOAX	7.1%	32.0%	10.2%	14.7%	9.4%	10.2%	1.05
Vanguard Dividend Appreciation	VDAIX	6.3%	20.1%	8.7%	11.8%	7.5%	7.7%	0.19
Large Cap Growth								
Dreyfus Research Growth	DWOAX	7.8%	18.9%	6.5%	12.3%	8.5%	11.7%	1.16
Wells Fargo Advantage Prem Lge Co Growth	EKJAX	8.9%	16.5%	4.0%	9.7%	9.0%	6.4%	1.13
Mid Cap Value								
Hotchkis & Wiley Value Opportunities³	HWAAX	3.2%	39.7%	8.8%	14.9%	9.0%	12.9%	1.25
John Hancock Disciplined Value Mid Cap³	JVMAX	4.8%	31.6%	10.8%	15.7%	10.5%	10.3%	1.13
Mid Cap Blend								
Columbia Mid Cap Index³	NTIAX	4.2%	31.1%	9.1%	13.3%	8.7%	9.0%	0.64
T Rowe Price Extended Equity Market Index	PEXMX	4.6%	32.8%	6.9%	13.2%	8.1%	8.2%	0.35
Mid Cap Growth								
Dreyfus/The Boston Co Sm/Md Cap Growth	DBMAX	6.6%	27.3%	5.4%	11.1%	8.9%	16.5%	1.04
Principal MidCap Blend³	PEMGX	7.4%	26.2%	9.7%	14.3%	10.0%	10.7%	0.99
Small Cap Value								
Boston Partners Small Cap Value II Inv³	BPSCX	1.2%	35.5%	8.0%	13.6%	7.7%	11.2%	1.47
Small Cap Blend								
PIMCO StocksPLUS Small Fund A³	PCKAX	3.5%	45.1%	7.5%	14.6%	11.2%	12.1%	1.13
Royce Dividend Value Service³	RYDVX	3.7%	25.1%	4.1%	9.2%	7.0%	8.7%	1.39
Transamerica Small/Mid Cap Value³	IIVAX	4.4%	36.8%	8.2%	12.7%	10.3%	11.9%	1.31
Small Cap Growth								
Legg Mason ClearBridge Small Cap Growth³	SASMX	5.9%	31.1%	2.0%	10.7%	8.1%	10.0%	1.24
Foreign Large Value								
Allianz NJF International Value³	AFJAX	4.3%	8.5%	-7.2%	-1.3%	0.4%	3.9%	1.33

Mainstay ICAP International³	ICEVX	5.2%	14.0%	-3.1%	2.8%	0.6%	1.5%	1.24
Foreign Large Blend								
BlackRock Latin America Inv³	MDLTX	12.6%	42.4%	-2.0%	-7.0%	0.7%	8.2%	1.65
Oakmark International	OAKIX	4.9%	26.8%	0.5%	8.2%	4.6%	9.8%	1.05
Schwab International Index	SWISX	4.5%	15.8%	-0.8%	5.1%	1.2%	4.0%	0.06
Vanguard Total International Stock Index	VGTSX	5.4%	19.6%	0.2%	4.0%	1.3%	4.4%	0.18
Foreign Large Growth								
Oppenheimer International Growth³	OIGAX	3.6%	7.0%	-1.5%	5.6%	3.4%	7.7%	1.14
Virtus Foreign Opportunities³	JVIAX	7.4%	7.7%	1.9%	4.6%	2.7%	6.7%	1.43
Foreign Small/Mid Cap Value								
Goldman Sachs Structured Intl Small Cap³	GICAX	6.3%	17.3%	2.7%	9.3%	N/A	4.0%	1.39
Foreign Small/Mid Cap Blend								
First Eagle Overseas³	SGOVX	4.5%	12.8%	2.8%	5.4%	5.0%	10.7%	1.14
Franklin Intl Small Cap Growth³	FINAX	5.6%	11.6%	-1.9%	8.7%	6.0%	6.2%	1.38
Foreign Small/Mid Growth								
Columbia Acorn International Select³	LAFAX	7.5%	16.7%	-1.4%	4.5%	3.2%	5.0%	1.56
Wasatch International Growth	WAIGX	6.0%	6.7%	0.5%	7.8%	5.1%	10.3%	1.48
Diversified Emerging Markets								
Aberdeen Emerging Markets³	GEGAX	6.9%	24.6%	1.5%	0.1%	N/A	2.2%	1.58
Virtus Emerging Markets³	HEMZX	7.9%	15.5%	2.5%	1.0%	5.1%	8.7%	1.58
Real Estate								
Virtus Real Estate Securities³	PHRAX	3.3%	16.1%	10.4%	10.4%	4.3%	11.7%	1.38
Global Real Estate								
Invesco Global Real Estate Income³	ASRAX	2.8%	8.9%	5.0%	6.3%	3.5%	8.3%	1.24
Janus Global Real Estate³	JERAX	4.2%	16.7%	4.8%	8.1%	N/A	4.4%	1.26
Prudential Global Real Estate⁴	PURAX	2.6%	8.3%	4.5%	6.9%	1.6%	8.3%	1.24
Country Specific								
JP Morgan Latin America Select	JLTSX	12.3%	36.3%	-3.7%	-6.6%	0.9%	0.9%	1.71
Matthews Asia Growth Investor	MPACX	5.1%	13.0%	2.9%	6.2%	5.4%	8.6%	1.11
Matthews China Investor	MCHFX	13.6%	31.8%	3.6%	2.2%	6.1%	9.2%	1.14

Matthews India Investor	MINDX	9.9%	24.3%	21.0%	11.9%	9.2%	11.8%	1.11
Matthews Pacific Tiger Investor	MAPTX	8.8%	19.5%	6.6%	6.0%	7.7%	8.5%	1.09
Precious Metals								
First Eagle Gold³	SGGDY	9.3%	17.4%	-1.1%	-11.2%	0.3%	5.5%	1.27
Invesco Gold & Precious Metals³	IGDAX	9.2%	31.8%	-1.3%	-11.6%	-0.9%	6.7%	1.57
Commodities								
PIMCO Commodity Real Return Strategy³	PCRAX	0.9%	20.0%	-13.6%	-10.6%	-4.3%	1.7%	1.53
Bear Market/Short Strategies								
Grizzly Short	GRZZX	-7.1%	-27.0%	-8.7%	-13.2%	-10.8%	-7.4%	2.80
PIMCO StockPlus Short Fund³	PSSAX	-4.2%	-14.5%	-9.8%	-11.5%	-5.4%	-5.4%	1.08
Socially Conscious								
AllianzGI Global Water³	AWTAX	4.1%	12.2%	1.8%	8.0%	N/A	4.4%	1.46
Gabelli SRI³	SRIGX	3.7%	18.7%	6.1%	8.8%	N/A	6.1%	1.68
Neuberger Berman Socially Responsible³	NRAAX	6.5%	24.4%	8.6%	12.7%	7.1%	14.4%	1.05
Sector Specific								
Fidelity Select Wireless	FWRLX	8.5%	24.1%	5.9%	10.9%	7.4%	2.7%	0.86
Ivy Science & Technology³	WSTYX	7.3%	27.1%	1.9%	12.8%	10.6%	12.3%	1.22
1919 Financial Services Fund³	SBFAX	3.6%	44.5%	15.0%	18.5%	7.3%	8.6%	1.45
Prudential Financial Services⁴	PFSAX	4.0%	26.0%	-3.8%	5.3%	5.0%	7.0%	1.42
Rydex Biotechnology	RYOIX	13.4%	21.5%	3.2%	19.5%	14.7%	12.0%	1.32
Fixed Income - Inflation Protected Bond								
Goldman Sachs Inflation Protected Secs³	GSAPX	1.4%	3.3%	1.4%	0.4%	N/A	3.9%	0.89
PIMCO Real Return³	PRTNX	1.6%	4.9%	1.1%	0.4%	4.1%	5.6%	0.98
Vanguard Inflation-Protected Securities	VIPSX	1.4%	3.2%	1.8%	0.6%	4.0%	5.5%	0.20
Fixed Income - Short Term Bond								
Eaton Vance Government Obligations³	EVGOX	0.4%	0.5%	0.9%	0.8%	3.1%	5.9%	1.19
Russell Short Duration Bond Fund	RFBSX	0.5%	2.7%	1.2%	1.6%	2.9%	6.2%	0.77
Victory Fund for Income³	IPFIX	0.5%	-0.4%	1.4%	1.0%	3.4%	3.8%	0.91
Fixed Income - Intermediate Term Bond								
Columbia US Govt Mortgage³	AUGAX	0.7%	2.3%	2.6%	2.7%	4.6%	4.5%	0.97
Loomis Sayles Core Plus Bond³	NEFRX	1.7%	8.0%	2.5%	3.5%	5.9%	7.1%	0.73

MFS Corporate Bond A³	MFBFX	1.5%	5.9%	3.3%	3.7%	5.6%	8.1%	0.82
PIMCO GNMA³	PAGNX	0.5%	0.7%	2.0%	1.6%	4.3%	4.9%	0.90
Fixed Income - High Yield Bond								
Franklin High Income²	FHAIX	3.6%	27.6%	2.2%	5.3%	6.2%	7.7%	0.79
Prudential High Yield Bond³	PBHAX	3.2%	20.0%	4.8%	6.5%	7.1%	7.6%	0.82
Fixed Income - Foreign Bond								
Dreyfus International Bond	DIBAX	2.7%	2.4%	-0.6%	0.5%	5.2%	5.4%	1.23
PIMCO Foreign Bond (Unhedged)³	PFUAX	3.0%	4.1%	-1.1%	-0.2%	4.2%	4.2%	0.92
Templeton Global Bond³	TPINX	2.3%	13.0%	2.2%	3.0%	6.8%	7.6%	0.96
Conservative Allocation								
Columbia Income Builder³	RBBAX	2.0%	13.4%	4.3%	5.4%	5.3%	5.7%	1.02
MFS Diversified Income³	DIFAX	2.9%	13.3%	5.3%	6.8%	6.0%	6.8%	1.03
Vanguard Wellesley Income	VWINX	2.2%	10.2%	6.0%	7.1%	6.8%	9.8%	0.22
Moderate Allocation								
Columbia Balanced³	CBLAX	3.9%	13.7%	6.9%	9.6%	7.6%	8.1%	1.00
Vanguard Balanced	VBINX	3.8%	15.7%	6.9%	9.0%	6.6%	8.2%	0.22
Aggressive Allocation								
Columbia Thermostat³	CTFAX	1.3%	7.3%	3.1%	5.2%	5.1%	7.1%	1.04
Wells Fargo Advantage Index Asset Alloc	SFAAX	3.6%	14.2%	8.7%	10.8%	6.6%	8.6%	1.10
Target Date								
Schwab Target 2015	SWGRX	2.9%	9.6%	3.7%	5.9%	N/A	5.0%	0.52
Schwab Target 2025	SWHRX	4.0%	14.8%	4.7%	8.0%	N/A	6.7%	0.60
Schwab Target 2035	SWIRX	4.8%	18.4%	5.3%	9.3%	N/A	7.3%	0.69
Retirement Income								
T Rowe Price Retirement Funds-Income³	PARIX	2.9%	11.2%	3.5%	4.9%	4.5%	5.3%	0.82

Source: Morningstar Per prospectus, the mutual fund may pay a 12b-1 distribution fee to the broker dealer ¹0.15%, ²0.24%, ³0.25%, ⁴0.30% annually.

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

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