Health Savings Account (HSA) **Investments**

Individual investment funds available as of June 30, 2024, are shown below. These funds are available for direct investment for HSA account holders meeting the minimum balance threshold. HSA lifestyle model portfolios also use selected funds from this list. Periodically, there may be changes to available funds based on the expertise and discretion of our investment advisor.

Available Investments

Fund Name	Ticker	Security Type	Total Annualized Return 1 YR	5 YR	10 YR	Prospectus Expense Ratio
Commodity						
Vanguard Energy Adm	VGELX	Equity Energy	17.89	5.30	-0.12	0.36
Emerging Market Equity						
Fidelity® Emerging Markets	FEMKX	Diversified Emerging Mkts	14.97	6.61	5.92	0.90
Government Equity						
Vanguard GNMA Adm	VFIJX	Intermediate Government	2.39	-0.50	0.98	0.11
Vanguard Long-Term Treasury Idx Admiral	VLGSX	Long Government	-5.63	-4.31	0.54	0.07
Index Equity						
Vanguard 500 Index Admiral	VFIAX	Large Blend	24.51	15.00	12.82	0.04
International Equity						
Fidelity® International Discovery	FIGRX	World Large Stock	15.51	7.28	5.22	0.62
Large Cap Equity						
Fidelity® Total Market Index	FSKAX	Large Blend	23.25	14.06	12.09	0.02
T. Rowe Price Blue Chip Growth	TRBCX	Large Blend	38.15	14.32	14.62	0.70
Vanguard Total Stock Mkt Idx Adm	VTSAX	Large Growth	23.19	14.06	12.10	0.04
Vanguard US Growth Admiral™	VWUAX	Large Growth	34.38	12.91	13.78	0.20
Vanguard Value Index Adm	VVIAX	Large Value	15.84	10.50	9.88	0.85
Mid-Cap Equity						
Columbia Acorn Inst	ACRNX	Mid-Cap Growth	7.96	4.16	6.54	0.90
Columbia Select Mid Cap Value Instl	NAMAX	Mid-Cap Value	12.57	10.50	7.96	0.89
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	11.33	8.68	8.08	0.07
Real Estate Equity						
Principal Real Estate Securities Inst	PIREX	Real Estate	6.01	4.08	6.72	0.92
Small-Cap Equity						
Columbia Acorn Inst2	CRBRX	Small Growth	7.99	4.20	6.57	0.87
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	12.86	9.18	7.89	0.07

See reverse for Investment Models and important disclosures.

Investment Models

Fund Name	Ticker	Security Type	Model Name Con	Mod	Bal	Mod Agg	Agg
Fidelity Emerging Markets	FEMKX	Diversified Emerging Mkts	0	0	3.75	6.75	7.5
Vanguard Energy Adm	VGELX	Equity Energy	22.5	15	10	5	0
Fidelity International Discovery	FIGRX	Foreign Large Growth	0	0	1.25	2.25	2.5
Vanguard Long-Term Treasury Idx Admiral	VLGSX	Long Government	35	30	20	10	0
Fidelity Total Market Index	FSKAX	Large-Cap Blend	2.5	5	6.25	7.25	10
T. Rowe Price Blue Chip Growth	TRBCX	Large-Cap Growth	5	10	12.5	15	20
Vanguard Value Index Adm	VVIAX	Large-Cap Value	2.5	5	6.25	7.5	10
Columbia Acorn Inst	ACRNX	Mid-Cap Growth	3	7.5	10	12.5	15
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	3	7.5	10	12.5	15
Principal Real Estate Securities Inst	PIREX	Real Estate	22.5	15	10	5	0
Columbia Acorn USA Inst2	CYSRX	Small-Cap Growth	2	2.5	5	8	10
Vanguard Small-Cap Value Index Fund Adm	VSIAX	Small-Cap Value	2	2.5	5	8	10
			100.00	100.00	100.00	100.00	100.00

Important Notes about Available Investments

- 1 YR, 5YR, 10YR represent annualized rate of returns (% rank).
- All mutual funds are offered as no-load, no-fee-to-purchase funds with no 12b-1 fees.

All HSA accounts are self-directed, meaning you make all investment decisions for your account. We do not provide individual advice for your HSA account. Investors should consider the investment objectives, risks, charges, and expenses of a fund carefully before investing. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. These investments are not FDIC insured.

Standardized Performance Disclosure

Standard Returns for the period ended 06/30/24. Returns for periods of less than one year are not annualized. Standardized Returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation but are adjusted to reflect ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. Performance information was obtained from the fund's most recent prospectus and/or shareholder report available to Morningstar.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund, are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown.

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