

Health Savings Account Investments

Mutual Fund Options :: Performance Data Returns as of 3/31/2015

	Symbol	YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio*
Allocation								
MFS Conservative Allocation³	MACFX	1.9%	4.4%	6.4%	7.1%	6.1%	6.0%	0.95
MFS Moderate Allocation³	MAMAX	2.3%	4.9%	8.5%	8.8%	6.6%	7.0%	1.01
MFS Growth Allocation³	MAGWX	2.8%	5.2%	10.3%	10.1%	6.9%	7.7%	1.07
MFS Aggressive Growth Allocation³	MAAGX	3.2%	5.9%	12.1%	11.2%	7.0%	7.8%	1.16
Large Cap Value								
Vanguard Equity Income	VEIPX	-0.1%	8.7%	14.9%	14.8%	8.5%	10.3%	0.29
Large Cap Blend								
Schwab S&P 500 Index	SWPPX	0.9%	12.6%	16.0%	14.4%	8.0%	7.0%	0.09
Large Cap Growth								
Vanguard Growth Index	VIGRX	3.4%	16.4%	16.3%	15.5%	9.3%	9.4%	0.24
Mid Cap Value								
Invesco American Value³	MSAVX	3.5%	10.5%	16.6%	14.9%	10.0%	10.3%	1.21
Mid Cap Blend								
Vanguard Extended Market Index	VEXMX	5.3%	10.1%	17.4%	15.8%	10.0%	11.2%	0.24
Mid Cap Growth								
Hartford Mid Cap Growth³	HFMCX	5.8%	12.9%	18.4%	15.1%	10.5%	12.8%	1.15
Small Cap Value								
Delaware Small Cap Value³	DEV LX	3.0%	5.5%	13.6%	13.9%	8.4%	11.7%	1.22
Small Cap Blend								
Schwab Small Cap Stock Index	SWSSX	4.3%	8.3%	16.3%	14.8%	9.6%	9.1%	0.21
Small Cap Growth								
Janus Triton³	JGMAX	6.9%	18.9%	17.8%	18.4%	13.9%	22.0%	1.15
International								
MFS International Value³	MGIAX	6.6%	6.9%	13.5%	10.9%	8.4%	8.1%	1.09
PIMCO International StocksPlus AR Str³	PIPAX	10.5%	16.6%	17.5%	11.5%	9.5%	10.2%	1.18
Oppenheimer Developing Markets³	ODMAX	-1.4%	-4.4%	2.3%	4.5%	10.9%	13.0%	1.33

Fixed Income

Loomis Sayles Ltd Term Govt and Agcy³	NEFLX	0.8%	1.7%	1.2%	2.0%	3.5%	5.1%	0.81
PIMCO Total Return³	PTTAX	2.1%	5.2%	3.6%	4.6%	5.8%	6.4%	0.85
Schwab Total Bond Market	SWLBX	1.6%	5.5%	2.8%	4.1%	3.4%	5.0%	0.55
Ivy High Income³	WHIYX	2.0%	0.6%	7.9%	9.5%	8.6%	7.6%	0.94

Target Date

Schwab Target 2010	SWBRX	1.9%	5.8%	6.9%	7.2%	N/A	4.9%	0.67
Schwab Target 2020	SWCRX	2.1%	6.5%	9.3%	9.3%	N/A	6.3%	0.65
Schwab Target 2030	SWDRX	2.5%	7.4%	11.3%	10.7%	N/A	7.2%	0.75
Schwab Target 2040	SWERX	2.8%	8.1%	12.8%	11.7%	N/A	7.8%	0.82

Source: Morningstar Per prospectus, the mutual fund may pay a 12b-1 distribution fee to the broker dealer ¹0.10%, ²0.15%, ³0.25%, ⁴.30 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 accountholders 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.