

**Summary of Total Returns of Mutual Funds Within the Health Savings Accounts (HSA) Program
As of December 31, 2017**

Fund Name	Ticker Symbol	Trailing 3 Months	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception Return	Inception Date	Expense Ratio
Large Cap										
Davis New York Venture Class Y	DNVYX	7.29	22.48	22.48	12.48	15.43	7.07	9.24	10/2/1996	0.63
JPMorgan Large Cap Growth Fund Institutional Class	SEEGX	8.00	37.99	37.99	13.30	16.43	9.45	9.06	2/28/1992	0.69
Schwab Fundamental US Large Company Index Fund	SFLNX	7.00	17.05	17.05	9.73	14.77	8.95	8.44	4/2/2007	0.25
Vanguard 500 Index Fund Admiral Shares	VFIAX	6.64	21.79	21.79	11.38	15.75	8.49	6.12	11/13/2000	0.04
Vanguard Dividend Appreciation Fund Investor Shares	VDAIX	8.08	22.12	22.12	10.15	13.62	8.42	8.41	4/27/2006	0.17
Victory Diversified Stock Fund Institutional Class	VDSIX	9.89	27.61	27.61	8.93	13.98	6.74	6.78	8/31/2007	0.80
Small and Mid Cap										
American Century Mid Cap Value Fund Class I	AVUAX	4.73	11.79	11.79	10.70	15.55	10.95	11.44	8/2/2004	0.76
Artisan Small Cap Fund Institutional Shares	APHSX	5.66	27.09	27.09	10.57	13.98	8.98	9.10	5/7/2012	1.01
JPMorgan Small Cap Value Fund Institutional Shares	PSOPX	1.75	3.16	3.16	7.46	12.04	8.48	11.16	1/27/1995	0.99
Oppenheimer Main Street Class Y	MIGYX	16.99	16.99	16.99	10.54	14.55	7.93	7.89	11/1/1996	0.69
Parnassus Mid Cap Fund Institutional Shares	PFPMX	4.15	16.04	16.04	10.26	13.85	10.35	11.32	4/30/2005	0.80
Neuberger Berman Mid Cap Intrinsic Value Fund Investor Class	NBRVX	3.06	16.70	16.70	8.21	14.40	7.64	9.78	6/1/1999	1.25
Vanguard Small-Cap Index Fund Admiral Shares	VSMAX	5.10	16.24	16.24	9.84	14.43	9.68	9.41	11/13/2000	0.06
Non-U.S. Equity										
American Fund EuroPacific Growth Fund Class R-6	REERG	4.23	31.18	31.18	9.66	9.21	3.94	11.35	5/1/2009	0.50
Dodge & Cox International Stock Fund	DODFX	1.21	23.94	23.94	5.96	8.50	3.17	8.07	5/1/2001	0.64
Harbor International Fund Institutional Class	HAINX	2.18	22.90	22.90	5.82	5.23	2.12	10.81	12/29/1987	0.72
Thornburg International Value Fund Class I	TGVIX	3.61	25.47	25.47	9.32	7.39	2.39	8.37	3/30/2001	0.90
Vanguard Developed Markets Index Fund Admiral Shares	VTMGX	4.45	26.40	26.40	8.93	8.28	2.34	4.56	8/17/1999	0.07
Vanguard Emerging Markets Stock Index Fund Admiral Shares	VEMAX	6.29	31.38	31.38	7.51	3.49	1.29	6.45	6/23/2006	0.14
Fixed Income										
AMG Managers Amundi Intermediate Government Fund Class N	MGIDX	-0.36	1.68	1.68	1.40	1.90	3.84	5.48	3/31/1992	0.89
Dodge & Cox Income Fund	DODIX	0.48	4.36	4.36	3.09	3.07	5.01	6.80	1/3/1989	0.43
Harbor Bond Fund Institutional Class	HABDX	-0.10	4.90	4.90	2.77	2.31	4.88	7.05	12/29/1987	0.51
Metropolitan West Total Return Bond Fund Class M	MWTRX	0.32	3.10	3.10	1.78	2.25	5.36	6.26	3/31/1997	0.67
PIMCO Low Duration Fund Institutional Class	PTLDX	-0.03	1.84	1.84	1.47	1.06	2.95	5.52	5/11/1987	0.46
Vanguard Short-Term Investment Grade Fund Investor Shares	VFSTX	-0.07	2.02	2.02	1.92	1.70	2.85	6.04	10/29/1982	0.20
Vanguard Long-Term Bond Index Fund Investor Shares	VBLTX	2.84	10.76	10.76	4.39	4.36	7.17	7.44	3/1/1994	0.15
Asset Allocation										
American Funds 2020 Target Date Retirement Fund Class R-6	RRCTX	2.83	12.87	12.87	6.58	8.93	5.32	5.68	2/1/2007	0.35
American Funds 2025 Target Date Retirement Fund Class R-6	RFDTX	3.44	15.32	15.32	7.43	10.36	6.01	6.33	2/1/2007	0.37
American Funds 2030 Target Date Retirement Fund Class R-6	RFETX	4.12	18.40	18.40	8.61	11.50	6.65	6.92	2/1/2007	0.39
American Funds 2035 Target Date Retirement Fund Class R-6	RFFTXX	4.69	21.04	21.04	9.56	12.13	6.89	7.18	2/1/2007	0.40
American Funds 2040 Target Date Retirement Fund Class R-6	RFGTXX	4.97	21.98	21.98	9.89	12.45	7.04	7.32	2/1/2007	0.41
American Funds 2045 Target Date Retirement Fund Class R-6	RFHTXX	5.11	22.44	22.44	10.09	12.57	7.11	7.37	2/1/2007	0.41
American Funds 2050 Target Date Retirement Fund Class R-6	RFITXX	5.20	22.61	22.61	10.16	12.62	7.13	7.39	2/1/2007	0.42
American Funds 2055 Target Date Retirement Fund Class R-6	RFKTX	5.15	22.63	22.63	10.15	12.60	-	11.66	2/1/2010	0.42
Vanguard LifeStrategy Conservative Growth Fund Investor Shares	VSCGX	2.61	10.92	10.92	5.47	6.48	4.76	7.02	9/30/1994	0.13
Vanguard LifeStrategy Moderate Growth Fund Investor Shares	VSMGX	3.63	15.04	15.04	7.01	8.58	5.42	7.79	9/30/1994	0.14

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Investors should carefully consider the investment objectives, risks, charges and expenses of any mutual fund before investing. This and other important information can be found in the fund prospectus and, if available, the summary prospectus, which may be obtained by calling the fund or by visiting the fund's website. Please read each fund's prospectus and, if available, summary prospectus carefully before investing.

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