OPTUM Bank[SM]

Optum Bank Standard HSA Investment Options

Data Last Updated: 12/31/2018

Fund Name	Ticker Symbol	Morningstar Category	Resource Links	YTD Return	1 YR Return	3 YR Return	5 YR Return	10 YR Return	Since Inception Return	Gross Expense Ratio*
American Funds Capital World Gr&Inc F2	WGIFX	World Large Stock	P F M	-10.07	-10.07	6.25	4.16	9.30	5.34	0.55
BlackRock Equity Dividend K	MKDVX	Large Value	P F M	-7.05	-7.05	8.12	6.66	10.96	8.91	0.60
Dodge & Cox Income	DODIX	Intermediate-Term Bond	P F M	-0.33	-0.33	3.18	2.87	5.01	6.56	0.43
Fidelity Low-Priced Stock	FLPSX	Mid-Cap Value	P F M	-10.75	-10.75	5.42	4.63	12.85	12.95	0.62
JHancock Fundamental Large Cap Core I	JLVIX	Large Blend	P F M	-13.67	-13.67	4.71	5.66	11.46	5.82	0.78
Lord Abbett High Yield F[1]	LHYFX	High Yield Bond	P F M	-5.07	-5.07	6.13	3.91	10.58	6.70	0.79
Neuberger Berman Genesis Instl	NBGIX	Small Growth	P F M	-6.52	-6.52	8.60	5.15	12.11	10.83	0.85
Oppenheimer Developing Markets I	ODVIX	Diversified Emerging Mkts	P F M	-11.79	-11.79	8.63	1.13	10.21	4.94	0.87
Schwab Target 2020 Index	SWYLX	Target-Date 2020	P F M	-3.09	-3.09	N/A	N/A	N/A	3.62	0.13
Schwab Target 2030 Index	SWYEX	Target-Date 2030	P F M	-5.08	-5.08	N/A	N/A	N/A	4.67	0.12
Schwab Target 2040 Index	SWYGX	Target-Date 2040	P F M	-6.63	-6.63	N/A	N/A	N/A	5.31	0.12
Schwab Target 2050 Index	SWYMX	Target-Date 2050	P F M	-7.58	-7.58	N/A	N/A	N/A	5.49	0.13
Schwab Target 2060 Index	SWYNX	Target-Date 2060+	P F M	-8.02	-8.02	N/A	N/A	N/A	5.59	0.13
T. Rowe Price Blue Chip Growth I	TBCIX	Large Growth	P F M	2.14	2.14	12.19	11.39	17.09	12.01	0.57
Vanguard 500 Index Admiral	VFIAX	Large Blend	P F M	-4.43	-4.43	9.22	8.46	13.10	5.51	0.04
Vanguard Equity-Income Adm	VEIRX	Large Value	P F M	-5.65	-5.65	8.68	7.60	12.27	7.42	0.17
Vanguard Extended Market Index Instl	VIEIX	Mid-Cap Blend	P F M	-9.35	-9.35	7.54	5.30	13.66	7.99	0.06
Vanguard Global Equity Inv	VHGEX	World Large Stock	P F M	-9.15	-9.15	7.35	5.18	10.69	8.29	0.48
Vanguard Health Care Adm	VGHAX	Health	P F M	1.21	1.21	3.32	9.83	14.22	10.14	0.33
Vanguard Inflation-Protected Secs I	VIPIX	Inflation-Protected Bond	P F M	-1.40	-1.40	2.04	1.68	3.55	3.66	0.07
Vanguard LifeStrategy Cnsrv Gr Inv	VSCGX	Allocation--30% to 50% Equity	P F M	-2.95	-2.95	4.48	4.02	6.74	6.59	0.12
Vanguard LifeStrategy Growth Inv	VASGX	Allocation--70% to 85% Equity	P F M	-6.90	-6.90	6.33	4.95	9.51	7.60	0.14
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Allocation--50% to 70% Equity	P F M	-4.91	-4.91	5.43	4.53	8.17	7.24	0.13
Vanguard Mid Cap Index Institutional	VMCIX	Mid-Cap Blend	P F M	-9.24	-9.24	6.39	6.22	13.89	9.11	0.04

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Vanguard Real Estate Index Institutional	VGSNX	Real Estate	P F M	-5.93	-5.93	2.31	7.41	12.07	8.31	0.10
Vanguard Short-Term Federal Adm	VSGDX	Short Government	P F M	1.37	1.37	1.13	1.10	1.58	3.04	0.10
Vanguard Short-Term Investment-Grade I	VFSIX	Short-Term Bond	P F M	1.00	1.00	2.00	1.81	3.58	3.97	0.07
Vanguard Small Cap Index I	VSCIX	Small Blend	P F M	-9.32	-9.32	7.64	5.26	13.60	8.23	0.04
Vanguard Total Bond Market Index I	VBTIX	Intermediate-Term Bond	P F M	-0.01	-0.01	2.04	2.47	3.45	4.97	0.04
Vanguard Total Stock Market Idx I	VITSX	Large Blend	P F M	-5.16	-5.16	8.99	7.91	13.26	7.15	0.04
Vanguard Wellington Admiral	VWENX	Allocation--50% to 70% Equity	P F M	-3.35	-3.35	7.23	6.29	9.96	7.17	0.17

Data Source: Morningstar®

1YR, 3YR, 5YR, 10YR and Since Inception Return represent annualized rate of returns.

* Prospectus Gross Expense Ratio: Example expense ratio of 0.99% would result in $1,000 invested = $9.90 annual expense.

Per Prospectus, the mutual fund may pay a 12b-1 distribution fee to the broker dealer [1]0.10 annually.

Note: All mutual funds are offered as a no-load or no-fee to purchase fund.

About This Information

Self-directed investing allows you to manage your account and make your own investment decisions. Although we will not make a recommendation or provide individual advice for your HSA Investment account, this information may assist you in determining the mutual fund asset classes that best match your objectives. 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. Refer to the prospectuses containing complete information, including most recent month-end total returns, management fee charges and expenses. 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 funds in your HSA 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.