

Health Savings Account Investments

Basic Mutual Fund Options :: Performance Data Returns as of 8/31/2014

	Symbol	YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio*
Allocation								
MFS Conservative Allocation³	MACFX	4.6%	10.5%	8.1%	8.8%	6.5%	6.2%	0.99
MFS Moderate Allocation³	MAMAX	5.1%	13.4%	10.6%	11.0%	7.3%	7.2%	1.05
MFS Growth Allocation³	MAGWX	5.1%	15.9%	13.0%	12.8%	7.8%	7.9%	1.12
MFS Aggressive Growth Allocation³	MAAGX	4.8%	17.7%	14.8%	14.0%	8.0%	8.0%	1.20
Large Cap Value								
Vanguard Equity Income	VEIPX	8.7%	21.7%	20.2%	17.2%	9.1%	10.4%	0.30
Large Cap Blend								
Schwab S&P 500 Index	SWPPX	9.8%	25.1%	20.5%	16.8%	8.3%	7.0%	0.09
Large Cap Growth								
Vanguard Growth Index	VIGRX	10.1%	27.2%	20.4%	17.9%	9.3%	9.4%	0.24
Mid Cap Value								
Invesco American Value³	MSAVX	9.2%	23.4%	22.0%	18.6%	11.1%	10.4%	1.21
Mid Cap Blend								
Vanguard Extended Market Index	VEXMX	6.4%	22.4%	20.7%	18.9%	10.9%	11.2%	0.24
Mid Cap Growth								
Prudential Jennison Mid Cap Growth⁴	PEEAX	5.4%	18.5%	16.7%	16.6%	12.2%	10.4%	1.07
Small Cap Value								
Delaware Small Cap Value⁴	DEV LX	7.0%	22.9%	19.4%	18.4%	10.2%	11.9%	1.25
Small Cap Blend								
Schwab Small Cap Stock Index	SWSSX	1.8%	17.7%	19.1%	17.8%	10.3%	8.9%	0.20
Small Cap Growth								
Janus Triton³	JGMAX	2.7%	19.3%	18.9%	19.6%	N/A	21.7%	1.11
International								
MFS International Value³	MGIAX	3.4%	15.5%	14.0%	11.3%	9.8%	8.1%	1.14
PIMCO International StocksPlus AR Str³	PIPAX	4.7%	17.4%	17.7%	12.4%	N/A	9.6%	1.18
Oppenheimer Developing Markets³	ODMAX	8.6%	22.4%	8.6%	11.9%	15.7%	14.4%	1.31

Fixed Income

Loomis Sayles Ltd Term Govt and Agcy³	NEFLX	1.4%	2.1%	1.5%	2.7%	3.4%	5.2%	0.82
PIMCO Total Return³	PTTAX	4.0%	5.7%	3.9%	5.2%	5.7%	6.4%	0.85
Schwab Total Bond Market	SWLBX	4.8%	5.6%	2.7%	4.1%	3.2%	5.0%	0.56
Ivy High Income³	WHIYX	5.0%	9.6%	12.0%	12.6%	9.1%	8.0%	0.94

Target Date

Schwab Target 2010	SWBRX	4.8%	11.0%	8.2%	8.4%	N/A	5.0%	0.70
Schwab Target 2020	SWCRX	5.4%	14.7%	11.6%	11.0%	N/A	6.4%	0.70
Schwab Target 2030	SWDRX	6.0%	17.7%	14.1%	12.7%	N/A	7.3%	0.78
Schwab Target 2040	SWERX	6.4%	19.8%	15.9%	13.9%	N/A	7.9%	0.84

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 Premera/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, Premera/CYC's investment advisor, DEVENIR, does not intend to provide any personalized investment advice in connection with this program. Neither Premera/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.

Health Savings Account Investments

Expanded Mutual Fund Options :: Performance Data Returns as of 08/31/2014

	Symbol	YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio*
Large Cap Value								
BlackRock Equity Dividend³	MDDVX	5.9%	19.1%	15.6%	14.1%	9.4%	10.3%	1.00
Oppenheimer Equity Income³	OAEIX	10.7%	23.2%	20.3%	17.0%	10.0%	12.0%	1.03
Large Cap Blend								
John Hancock US Equity⁴	JHUAX	7.7%	20.1%	17.3%	14.5%	N/A	16.4%	1.33
PIMCO StocksPLUS Absolute Return³	PTOAX	10.7%	27.6%	23.9%	21.3%	10.0%	10.5%	1.04
Vanguard Dividend Appreciation	VDAIX	4.7%	18.2%	16.7%	14.9%	N/A	7.5%	0.20
Large Cap Growth								
Dreyfus Research Growth	DWOAX	5.7%	23.9%	19.0%	17.4%	8.9%	13.6%	1.18
Wells Fargo Advantage Prem Lge Co Growth	EKJAX	5.4%	22.0%	18.6%	17.6%	10.6%	6.7%	1.20
Mid Cap Value								
Hotchkis & Wiley Value Opportunities³	HWAAX	9.8%	26.4%	23.8%	21.5%	10.9%	14.1%	1.29
John Hancock Disciplined Value Mid Cap³	JVMAX	8.9%	26.4%	22.9%	19.6%	12.8%	10.3%	1.18
Mid Cap Blend								
Columbia Mid Cap Index³	NTIAX	7.8%	22.7%	19.2%	18.3%	10.7%	9.0%	0.67
T Rowe Price Extended Equity Market Index	PEXMV	6.4%	22.5%	21.0%	19.1%	11.0%	8.4%	0.45
Mid Cap Growth								
Dreyfus/The Boston Co Sm/Md Cap Growth³	DBMAX	2.4%	15.3%	20.4%	18.0%	11.8%	21.5%	1.02
Principal MidCap Blend⁴	PEMGX	8.5%	23.2%	21.0%	20.2%	11.7%	11.2%	1.02
Small Cap Value								
Robeco Small Cap Value II Inv³	BPSCX	3.4%	19.0%	21.0%	16.8%	9.8%	11.7%	1.54
Small Cap Blend								
PIMCO Small Cp StocksPLUS AR Strategy³	PCKAX	3.0%	20.6%	23.3%	21.9%	N/A	13.2%	1.09
Royce Dividend Value Service³	RYDVX	2.0%	16.5%	16.6%	16.3%	10.2%	9.9%	1.52
Transamerica Small/Mid Cap Value⁴	IIVAX	5.5%	22.1%	19.0%	17.8%	12.9%	12.6%	1.33
Small Cap Growth								
Legg Mason ClearBridge Small Cap Growth³	SASMV	-2.5%	11.6%	20.6%	19.2%	10.9%	10.8%	1.24

Foreign Large Value								
Allianz NJF International Value³	AFJAX	5.5%	16.5%	9.9%	9.5%	10.1%	8.2%	1.29
Mainstay ICAP International³	ICEVX	0.5%	13.3%	10.4%	7.5%	7.7%	3.2%	1.27
Foreign Large Blend								
BlackRock Latin America Inv³	MDLTX	20.0%	27.5%	-0.3%	5.4%	16.1%	10.6%	1.53
Oakmark International	OAKIX	-1.0%	10.7%	16.9%	12.5%	10.2%	10.8%	0.98
Schwab International Index	SWISX	2.4%	16.3%	11.3%	8.3%	7.0%	4.8%	0.23
Vanguard Total International Stock Index	VGTSX	5.2%	18.3%	9.3%	8.1%	7.6%	5.2%	0.22
Foreign Large Growth								
Oppenheimer International Growth³	OIGAX	-1.1%	11.6%	11.7%	11.6%	10.0%	8.9%	1.15
Virtus Foreign Opportunities³	JVIAX	8.1%	14.2%	9.6%	11.5%	9.3%	7.4%	1.45
Foreign Small/Mid Cap Value								
Goldman Sachs Structured Intl Small Cap³	GICAX	1.4%	19.9%	12.7%	12.9%	N/A	4.0%	1.48
Foreign Small/Mid Cap Blend								
First Eagle Overseas³	SGOVX	5.5%	13.2%	8.0%	9.8%	9.9%	11.7%	1.15
Franklin Intl Small Cap Growth⁴	FINAX	-0.4%	13.6%	17.6%	14.7%	15.0%	9.3%	1.44
Foreign Small/Mid Growth								
Columbia Acorn International Select³	LAFAX	9.4%	17.5%	11.2%	12.9%	11.0%	6.7%	1.49
Wasatch International Growth	WAIGX	-1.5%	9.8%	13.4%	18.0%	11.3%	12.3%	1.49
Diversified Emerging Markets								
Aberdeen Emerging Markets³	GEGAX	11.5%	18.9%	6.0%	11.3%	N/A	9.8%	1.43
Virtus Emerging Markets³	HEMZX	14.7%	22.5%	6.4%	12.6%	13.5%	10.9%	1.57
Real Estate								
Virtus Real Estate Securities³	PHRAX	20.6%	23.6%	13.4%	18.2%	9.2%	12.2%	1.40
Global Real Estate								
Invesco Global Real Estate Income³	ASRAX	14.0%	18.1%	10.0%	12.7%	7.0%	9.4%	1.28
Janus Global Real Estate³	JERAX	14.6%	24.1%	14.1%	13.6%	N/A	5.4%	1.26
Prudential Global Real Estate⁴	PURAX	13.3%	19.5%	12.2%	13.2%	8.4%	9.4%	1.26
Country Specific								
JP Morgan Latin America Select	JLTSX	14.7%	21.0%	1.0%	8.6%	N/A	5.7%	1.68
Matthews Asia Growth Investor	MPACX	5.6%	17.9%	10.2%	12.5%	10.6%	10.4%	1.12

Matthews China Investor	MCHFX	-0.6%	8.9%	1.8%	6.1%	12.9%	10.3%	1.08
Matthews India Investor	MINDX	48.4%	87.1%	10.9%	13.3%	N/A	12.9%	1.13
Matthews Pacific Tiger Investor	MAPTX	16.3%	28.7%	9.6%	13.3%	14.3%	9.4%	1.09
Precious Metals								
First Eagle Gold³	SGGDY	26.8%	0.2%	-19.3%	-2.2%	6.2%	6.6%	1.25
Invesco Gold & Precious Metals³	IGDAX	27.8%	0.0%	-19.3%	-2.3%	6.4%	8.9%	1.50
Commodities								
PIMCO Commodity Real Return Strategy³	PCRAX	2.8%	-0.6%	-7.7%	3.7%	1.9%	5.5%	1.35
Bear Market/Short Strategies								
Grizzly Short	GRZZX	-9.8%	-18.6%	-21.1%	-19.0%	-11.9%	-7.3%	3.44
PIMCO StockPlus TR Short Strategy³	PSSAX	-8.1%	-18.0%	-15.5%	-12.6%	-4.5%	-4.4%	1.04
Socially Conscious								
AllianzGI Global Water	AWTAX	1.1%	18.5%	13.5%	12.2%	N/A	5.0%	1.52
Gabelli SRI³	SRIGX	4.2%	16.2%	8.2%	12.6%	N/A	6.3%	1.74
Neuberger Berman Socially Responsible³	NRAAX	5.8%	21.3%	17.5%	16.4%	8.7%	17.5%	1.10
Sector Specific								
Fidelity Select Wireless	FWRLX	2.1%	19.1%	14.2%	14.3%	10.5%	2.0%	0.88
Ivy Science & Technology³	WSTYX	5.0%	27.5%	24.6%	18.9%	15.1%	14.0%	1.24
Legg Mason Inv Counsel Financial Services³	SBFAX	-0.1%	16.0%	21.7%	13.5%	6.5%	7.3%	1.46
Prudential Financial Services⁴	PFSAX	4.6%	20.7%	18.2%	12.7%	10.3%	9.3%	1.33
Rydex Biotechnology	RYOIX	23.7%	37.1%	40.8%	26.1%	15.8%	13.5%	1.36
Fixed Income - Inflation Protected Bond								
Goldman Sachs Inflation Protected Secs³	GSAPX	5.9%	5.2%	1.8%	5.1%	N/A	5.2%	0.84
PIMCO Real Return³	PRTNX	6.9%	6.7%	2.5%	5.6%	4.9%	6.5%	0.87
Vanguard Inflation-Protected Securities	VIPSX	6.3%	5.7%	2.0%	5.2%	4.7%	6.4%	0.20
Fixed Income - Short Term Bond								
Eaton Vance Government Obligations³	EVGOX	2.1%	3.2%	1.0%	2.3%	3.7%	6.3%	1.12
Russell Short Duration Bond Fund	RFBSX	1.1%	2.3%	2.1%	3.1%	3.2%	6.6%	0.75
Victory Fund for Income	IPFIX	1.5%	1.2%	0.8%	2.8%	3.6%	4.2%	0.93

Fixed Income - Intermediate Term Bond

Columbia US Govt Mortgage³	AUGAX	3.4%	4.2%	3.2%	6.1%	4.9%	4.9%	0.94
Loomis Sayles Core Plus Bond³	NEFRX	7.6%	10.9%	6.6%	7.9%	6.7%	7.7%	0.79
MFS Bond A³	MFBFX	5.9%	8.3%	5.9%	7.8%	6.1%	8.5%	0.82
PIMCO GNMA³	PAGNX	4.4%	5.4%	1.9%	4.2%	4.9%	5.5%	0.90

Fixed Income - High Yield Bond

Franklin High Income²	FHAIX	5.6%	11.0%	10.6%	11.4%	8.1%	8.1%	0.78
Prudential High Yield Bond⁴	PBHAX	5.4%	10.1%	9.8%	11.4%	8.0%	7.9%	0.88

Fixed Income - Foreign Bond

Dreyfus International Bond	DIBAX	5.6%	6.4%	1.9%	5.3%	N/A	7.6%	1.07
PIMCO Foreign Bond (Unhedged)³	PFUAX	7.6%	9.3%	1.8%	6.1%	5.9%	6.1%	0.92
Templeton Global Bond³	TPINX	4.2%	9.7%	4.7%	7.5%	9.0%	8.2%	0.89

Conservative Allocation

Columbia Income Builder³	RBBAX	6.3%	11.0%	8.6%	9.2%	N/A	6.4%	1.07
MFS Diversified Income³	DIFAX	8.8%	14.8%	10.6%	11.7%	N/A	7.7%	1.08
Vanguard Wellesley Income	VWINX	6.9%	12.7%	10.4%	10.4%	7.5%	10.1%	0.25

Moderate Allocation

Columbia Balanced³	CBLAX	7.6%	17.3%	14.8%	12.6%	8.6%	8.6%	1.14
PIMCO Inflation Response Multi-Asset³	PDRMX	8.5%	7.2%	1.2%	N/A	N/A	1.2%	1.61
Vanguard Balanced	VBINX	7.4%	16.6%	13.2%	12.1%	7.5%	8.4%	0.24

Aggressive Allocation

Columbia Thermostat³	CTFAX	4.6%	8.2%	9.2%	11.9%	7.0%	8.1%	1.07
Wells Fargo Advantage Index Asset Alloc	SFAAX	12.3%	22.0%	17.4%	14.3%	7.4%	8.8%	1.15

Target Date

Schwab Target 2015	SWGRX	4.9%	12.2%	9.5%	9.6%	N/A	5.8%	0.72
Schwab Target 2025	SWHRX	5.9%	16.5%	13.0%	12.1%	N/A	7.9%	0.79
Schwab Target 2035	SWIRX	6.2%	18.9%	15.2%	13.5%	N/A	8.5%	0.87

Retirement Income

T Rowe Price Retirement Funds-Income³	PARIX	5.0%	11.2%	8.0%	8.1%	6.0%	5.9%	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 Premera/CYC OR DEVEVIR 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, Premera/CYC's investment advisor, DEVENIR, does not intend to provide any personalized investment advice in connection with this program. Neither Premera/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.