

Avidia Bank HSA Investment Options

Data Last Updated: 12/31/2020

Fund Name	Ticker Symbol	Fund 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 Invmt Co of Amer R6	RICGX	Large Blend	P F M	14.85	14.85	10.39	13.17	12.09	13.64	0.27
American Funds New Perspective R6	RNPGX	World Large Stock	P F M	33.81	33.81	18.14	16.85	13.04	15.17	0.42
American Funds New World R6	RNWXG	Diversified Emerging Mkts	P F M	25.30	25.30	12.19	14.41	7.43	11.04	0.60
American Funds Washington Mutual R6	RWMGX	Large Blend	P F M	8.08	8.08	9.83	12.68	12.51	14.15	0.27
BlackRock Equity Dividend K	MKDVX	Large Value	P F M	4.01	4.01	7.27	10.91	10.51	11.52	0.60
BlackRock High Yield Bond K	BRHYX	High Yield Bond	P F M	5.97	5.97	6.00	8.02	6.80	7.40	0.51
Cohen & Steers Real Estate Securities Z	CSZIX	Real Estate	P F M	-1.66	-1.66	7.43	7.71	10.35	9.95	0.77
DFA International Small Company I	DFISX	Foreign Small/Mid Blend	P F M	9.26	9.26	3.03	8.55	6.73	7.11	0.52
Franklin Growth R6	FIFRX	Large Growth	P F M	31.08	31.08	19.01	18.50	15.14	16.97	0.49
Jackson Square SMID-Cap Growth Instl	JSMTX	Mid-Cap Growth	P F M	64.95	64.95	29.93	23.29	18.03	26.00	0.97
Janus Henderson Venture N	JVTNX	Small Growth	P F M	31.81	31.81	17.32	16.62	14.96	16.27	0.67
JPMorgan Limited Duration Bd R6	JUSUX	Short-Term Bond	P F M	2.79	2.79	2.91	2.48	2.61	2.96	0.35
Loomis Sayles Core Plus Bond N	NERNX	Intermediate Core-Plus Bond	P F M	10.71	10.71	6.30	6.36	5.20	4.22	0.39
PIMCO Government Money Market Instl	PGYXX	Money Market - Taxable	P F	0.31	0.31	1.40	N/A	N/A	1.12	0.18
PIMCO StocksPLUS Small Institutional	PSCSX	Small Blend	P F M	19.76	19.76	10.07	14.41	12.61	11.25	0.75
PIMCO Total Return Instl	PTTRX	Intermediate Core-Plus Bond	P F M	8.88	8.88	5.54	4.86	4.19	7.16	0.70
Vanguard 500 Index Admiral	VFIAX	Large Blend	P F M	18.37	18.37	14.14	15.18	13.85	7.28	0.04
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation-Protected Bond	P F M	10.96	10.96	5.77	4.96	3.69	4.10	0.10
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Allocation--30% to 50% Equity	P F M	11.51	11.51	7.78	8.03	6.65	7.11	0.12
Vanguard LifeStrategy Growth Inv	VASGX	Allocation--70% to 85% Equity	P F M	15.45	15.45	9.79	11.32	9.38	8.45	0.14
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Allocation--50% to 70% Equity	P F M	13.59	13.59	8.84	9.71	8.11	7.91	0.13
Vanguard Mid Cap Index Institutional	VMCIX	Mid-Cap Blend	P F M	18.26	18.26	12.04	13.29	12.41	10.39	0.04

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Vanguard Small Cap Index I	VSCIX	Small Blend	P F M	19.12	19.12	11.23	13.61	12.02	9.43	0.04
Vanguard Target Retirement 2020 Inv	VTWNX	Target-Date 2020	P F M	12.04	12.04	8.07	9.02	7.93	6.85	0.13
Vanguard Target Retirement 2030 Inv	VTHRX	Target-Date 2030	P F M	14.10	14.10	9.16	10.51	9.04	7.39	0.14
Vanguard Target Retirement 2040 Inv	VFORX	Target-Date 2040	P F M	15.47	15.47	9.85	11.71	9.90	7.89	0.14
Vanguard Target Retirement 2050 Inv	VFIFX	Target-Date 2050	P F M	16.39	16.39	10.24	12.10	10.09	8.06	0.15
Vanguard Target Retirement 2060 Inv	VTTSX	Target-Date 2060+	P F M	16.32	16.32	10.22	12.08	N/A	11.10	0.15
Vanguard Target Retirement Income Inv	VTINX	Target-Date Retirement	P F M	10.02	10.02	6.86	6.86	5.88	5.64	0.12
Vanguard Total Intl Stock Index I	VTSNX	Foreign Large Blend	P F M	11.28	11.28	5.01	9.11	5.15	5.83	0.08
Wasatch Core Growth [†]	WGROX	Small Growth	P F M	36.56	36.56	20.61	19.24	15.80	13.06	1.19

Data Source: Morningstar®

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

* Prospectus Gross Expense Ratio: Example expense ratio of 0.19% would result in \$1.90 annual expense per \$1,000 invested.

[†] This fund has a short term redemption fee. See the fund's prospectus for more details.

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.