

Investments Options With WealthCare Saver HSA

Fund Lineup Summary

Managed

The Managed path is comprised of a series of risk-based models that are matched to a specific account holder's risk profile and/or age. Model portfolios are based on criteria that is risk-based and targets a certain percentage of equities, fixed income, cash equivalents, and other asset classes. On a periodic basis, the model portfolios will be re-balanced. The model portfolios may also be re-allocated and/or the underlying investment options may change over time based on changes in the available options and/or capital market assumptions used.

Brokerage

The Brokerage path is comprised of S&P 100 Index stocks and over 400 of the largest ETFs in the market.

Stocks: The S&P 100 Index is comprised of the 100 largest publicly traded companies in the U.S. across multiple industries and sectors. The S&P 100 Index constituents are updated each calendar quarter and the Brokerage options will be updated accordingly based on any changes in the underlying index. The top 10 frequently traded stocks are stocks in the S&P 100 Index with the highest 30 day average trading volume as of the end of each calendar quarter.

ETFs: Passive ETFs available for trading on the platform that represent core asset classes and meet certain asset thresholds and trading activity metrics are included in the list of available Brokerage options. Multiple ETF families are represented. Examples of non-core asset classes are: equity long-short, market neutral, and inverse ETFs. The top 10 frequently traded ETFs are ETFs with the highest 30 day average trading volume as of the end of each calendar quarter.

Self-Directed

CAPTRUST Recommended Matrix

Ticker	ISIN	Name	Morningstar Category	Index Fund	Prospectus Net Expense Ratio	Trading Volume (Daily)	12 Mo Yield	Net Assets - Average	Primary Prospectus Benchmark
Global Equities									
VT	US9220427424	Vanguard Total World Stock ETF	US Fund World Large-Stock Blend	Yes	0.080	1,129,873	1.52529	\$13,241,217,496	FTSE Global All Cap (US RIC) NR USD
US Equities									
VTI	US9229087690	Vanguard Total Stock Market ETF	US Fund Large Blend	Yes	0.030	293,6714	1.29703	\$152,079,962,530	CRSP US Total Market TR USD
S&P 500									
IVV	US4642872000	iShares Core S&P 500 ETF	US Fund Large Blend	Yes	0.030	3,075,660	1.34956	\$217,472,695,293	S&P 500 TR USD
Completion									
VXF	US9229086528	Vanguard Extended Market ETF	US Fund Mid-Cap Growth	Yes	0.060	205,035	1.20739	\$9,309,848,496	S&P Completion TR USD
Value									
VTV	US9229087443	Vanguard Value ETF	US Fund Large Value	Yes	0.040	2,877,467	2.13427	\$51,440,499,125	CRSP US Large Cap Value TR USD
Growth									
VUG	US9229087369	Vanguard Growth ETF	US Fund Large Growth	Yes	0.040	663,327	0.61569	\$55,301,405,570	CRSP US Large Cap Growth TR USD
ACWI ex US									
IXUS	US46432F8344	iShares Core MSCI Total Intl Stk ETF	US Fund Foreign Large Blend	Yes	0.090	3,472,825	1.67062	\$17,308,796,595	MSCI ACWI Ex USA IMI NR USD
Developed Non-US									
VEA	US9219438580	Vanguard FTSE Developed Markets ETF	US Fund Foreign Large Blend	Yes	0.050	7,050,233	2.03167	\$73,936,177,768	FTSE Dvlp ex US All Cap(US RIC)NR USD
Emerging Markets									
VWO	US9220428588	Vanguard FTSE Emerging Markets ETF	US Fund Diversified Emerging Mkts	Yes	0.100	6,263,552	1.79116	\$59,783,612,128	FTSE EMs AC China A Incl (US RIC) NR USD
Global Bond									
BNDW	US92206C5655	Vanguard Total World Bond ETF	US Fund World Bond-USD Hedged	Yes	0.060	28,210	1.47968	\$301,095,620	BBgBarc Global Agg Float Adj Com TR HUSD
US AGG									
AGG	US4642872265	iShares Core US Aggregate Bond ETF	US Fund Intermediate Core Bond	Yes	0.040	4,021,902	1.99798	\$78,593,294,594	BBgBarc US Agg Bond TR USD
International Bond									
BNDX	US92203J4076	Vanguard Total International Bond ETF	US Fund World Bond-USD Hedged	Yes	0.080	2,143,161	0.95856	\$27,549,441,704	BBgBarc Gbl Agg x USD FI Aj RIC TR HUSD
Short Term Bonds									
BSV	US9219378273	Vanguard Short-Term Bond ETF	US Fund Short-Term Bond	Yes	0.050	1,900,803	1.53426	\$24,955,574,230	BBgBarc US 1-5Y GovCredit FIAdj TR USD
VGSH	US92206C1027	Vanguard Short-Term Treasury ETF	US Fund Short Government	Yes	0.050	686,061	0.70706	\$7,036,763,886	BBgBarc 1-3 Yr US Treasury TR USD

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The balance in your HSA Investment Account is subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested. Investing through the WealthCare Saver investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement(s). For information regarding underlying investment expenses, earnings, and distributions, see the applicable investment prospectus and other publicly available information.

WealthCare Saver, a dba of Alegeus Technologies, LLC, is a licensed Non-Bank Custodian of HSA cash accounts.

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