

HSA Bank Mutual Fund Options

Updated 12/31/2008

	Symbol	Resource Links		YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio
Large Cap Value										
Franklin Income Fund	FKINX	P	M	-30.5%	-30.5%	-4.5%	-0.1%	4.6%	10.2%	0.63
Load Waived: Normal Load 4.25% Class A										
Large Cap Blend										
Hartford Capital Appreciation	ITHAX	P	M	-46.1%	-46.1%	-10.2%	-0.3%	6.0%	11.7%	1.09
Load Waived: Normal Load 5.50% Class A										
Large Cap Growth										
American Fds Growth Fd of Amer	GFAFX	P	M	-39.1%	-39.1%	-9.1%	-0.8%	3.2%	-0.2%	0.60
No Load Class F										
Mid Cap										
Delaware American Services	DASAX	P	M	-45.6%	-45.6%	-14.1%	-3.9%	na	6.6%	1.36
Load Waived: Normal Load 5.75% Class A										
Small Cap										
Federated Kaufmann Small Cap	FKASX	P	M	-43.7%	-43.7%	-11.1%	-1.0%	na	9.4%	1.96
Load Waived: Normal Load 5.50% Class A										
International										
American Fds Capital World Gbl	CWGFY	P	M	-38.4%	-38.4%	-4.0%	3.9%	6.7%	5.6%	0.71
No Load Class F										
Index										
Munder S&P 500 Index	MUXAX	P	M	-37.4%	-37.4%	-9.0%	-2.8%	-2.0%	6.1%	0.54
Load waived: Normal Load 2.50% Class A										
Fixed Income										
John Hancock High Yield	JHHBX	P	M	-50.1%	-50.1%	-16.0%	-7.7%	-0.3%	2.1%	0.95
Load Waived: Normal Load 4.50% Class A										
LifeStyle										
Goldman Sachs Growth Strat	GGSEX	P	M	-39.4%	-39.4%	-9.5%	-0.7%	0.7%	1.1%	1.35
Load Waived: Normal Load 5.50% Class A										
Goldman Sachs Growth and Inc St	GOIAX	P	M	-32.0%	-32.0%	-6.6%	0.4%	1.8%	2.2%	1.34
Load Waived: Normal Load 5.50% Class A										
Goldman Sachs Balanced Strat	GIPAX	P	M	-20.4%	-20.4%	-2.6%	1.5%	2.6%	2.9%	1.25
Load Waived: Normal Load 5.50% Class A										
Money Market										
John Hancock Money Market	JHMXX	P		2.0%	2.0%	3.6%	2.7%	2.8%	na	0.88
No Load 1.39% 7 day effective yield. Note: Yield reflects current earnings of the money market ad not necessarily estimated total returns.										
Source: Morningstar										

Resource Links

P - Prospectus

M - Morningstar

ASSET CLASS MATRIX

	Value	Blend	Growth
Large Cap	Franklin Income Fund	Hartford / Munder S&P 500	American Fds Growth
Mid Cap			Delaware American Services
Small Cap			Federated Kaufmann Small Cap
International	American Fds Cap Wld		
Lifestyle	Goldman Sachs Balanced S	Goldman Sachs Growth and Inc Str	Goldman Sachs Growth Strat
Fixed Income		John Hancock High Yield	
Money Market	John Hancock Money Market		



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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. Prospectuses containing complete information, including total returns, management fee charges and expenses, are available online or by calling the toll free telephone numbers provided on the Investment Options page. 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.