

summit HSA Investments

Individual investment funds available as of November 30, 2019 are shown below. These funds are available for direct investment by Summit HSA account holders meeting the minimum balance threshold. Summit HSA lifestyle model portfolios also use selected funds from this list. Periodically, there may be changes to available funds based on the expertise and discretion of our investment advisor.

Available Investments

Fund Name	Ticker	Peer Group	Standardized Investment Return 1 YR	3 YR	5 YR	10 YR	Prospectus Expense Ratio
Commodities							
Vanguard Energy Adm	VGELX	Equity Energy	-4.67	-2.53	-1.58	1.24	0.29
Emerging Market Equity							
Fidelity Emerging Markets	FEMKX	Diversified Emerging Mkts	20.56	14.50	6.11	5.11	0.96
International Equity							
Fidelity International Discovery	FIGRX	Foreign Large Growth	14.98	10.41	5.00	6.19	0.88
American Funds New Perspective R6	RNPGX	World Large Stock	18.67	15.73	10.19	11.01	0.45
Large Cap Equity							
Fidelity Total Market Index	FSKAX	Large Blend	15.42	14.19	10.58	13.42	0.02
Vanguard Total Stock Mkt Idx Adm	VTSAX	Large Blend	15.34	14.20	10.57	13.42	0.04
Vanguard US Growth Admiral	VWUAX	Large Growth	18.39	20.04	13.11	14.52	0.70
T. Rowe Price Blue Chip Growth	TRBCX	Large Growth	16.45	21.00	14.43	16.08	0.28
Vanguard Value Index Adm	VVIAX	Large Value	11.04	11.67	9.54	12.32	0.05
Index Equities							
Vanguard 500 Index Admiral	VFIAX	Large Blend	16.09	14.84	10.94	13.41	0.04
Government Equities							
Vanguard Long-Term Treasury Idx Admiral	VLGSX	Long Government	24.35	7.86	5.28	6.61	0.07
Vanguard GNMA Adm	VFIJX	Intermediate Government	7.66	2.94	2.47	3.22	0.11
Mid-Cap Equity							
Columbia Select Mid Cap Value Instl	NAMAX	Mid-Cap Equities	14.02	8.37	6.14	11.64	0.92
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Equities	11.30	8.86	7.80	12.89	0.07
Columbia Acorn Inst	ACRNX	Mid-Cap Equities	11.22	14.33	10.17	12.38	0.86
Real Estate							
Principal Real Estate Securities Inst	PIREX	Real Estate	22.20	13.10	9.30	13.66	0.91
Small-Cap Equity							
Columbia Acorn USA Inst2	CYSRX	Small Cap Equities	12.91	15.01	11.31	13.24	1.08
Vanguard Small Cap Value Index Admiral	VSIAX	Small Cap Equities	5.77	6.42	7.23	12.33	0.07

See reverse for Investment Models and important disclosures.

Investment Models

Model Name	Ticker	Security Type	Con	Mod	Bal	Mod Agg	Agg
Vanguard Energy Adm	VGELX	Equity Energy	22.50	15.00	10.00	5.00	--
Fidelity Emerging Markets	FEMKX	Diversified Emerging Markets	--	--	3.80	6.80	7.50
Vanguard Long-Term Treasury Idx Admiral	VLGSX	Long Government	35.00	30.00	20.00	10.00	--
American Funds New Perspective R6	RNPGX	World Large Stock	--	--	1.30	2.30	2.50
Fidelity Spartan Total Market Idx Inv	FSKAX	Large-Cap Blend	2.50	5.00	6.30	7.50	10.00
T. Rowe Price Blue Chip Growth	TRBCX	Large Growth	5.00	10.00	12.50	15.00	20.00
Vanguard Value Index Adm	VVIAX	Large-Cap Value	2.50	5.00	6.30	7.50	10.00
Columbia Acorn Z	ACRNX	Mid-Cap Growth	3.00	7.50	10.00	12.50	15.00
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	3.00	7.50	10.00	12.50	15.00
Principal Real Estate Securities Inst	PIREX	Real Estate	22.50	15.00	10.00	5.00	--
Columbia Acorn USA Inst2	CYSRX	Small Cap Growth	2.00	2.50	5.00	8.00	10.00
Vanguard Small Cap Value Index Admiral	VSIAX	Small-Cap Value	2.00	2.50	5.00	8.00	10.00

Important Notes about Available Investments

- 1YR, 3YR, 5YR, 10YR represent annualized rate of returns.
- Prospectus Expense Ratio is an annual percentage. For example, an expense ratio of 0.75% would result in $1,000 invested = $7.50 annual expense.
- All mutual funds are offered as no-load, no-fee-to-purchase funds with no 12b-1 fees.

All Summit HSA accounts are self-directed, meaning you make all investment decisions for your account. We do not provide individual advice for your HSA account. Investors should consider the investment objectives, risks, charges and expenses of a fund carefully before investing. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. These investments are not FDIC insured.

Standardized Performance Disclosure

Standard Returns for the period ended 11/30/2019. Returns for periods of less than one year are not annualized. Standardized Returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. Performance information was obtained from the fund's most recent prospectus and/or shareholder report available to Morningstar.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses and, if available, the summary prospectuses, containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus and summary prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that the shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown.

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