



HealthcareBank
a division of Bell State Bank & Trust

HSA Investment Options

INTEREST BEARING OPTION				
Fund Name	Category	Annual Percentage Rate	Annual Percentage Yield (APY)	Rate Effective
HealthcareBank Interest Bearing Account	Cash Equivalent	0.20%	0.20%	June 1, 2012
<i>FDIC Insured - Bank Guaranteed</i>				

MUTUAL FUND OPTIONS			Mutual Fund Returns as of November 30, 2014				
Fund Name	Category	Symbol	YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds Growth Fund of America (F1)*	Large Growth	GFAFX	10.22	20.67	14.29	8.49	0.69
Columbia Acorn (R5)*	Mid Growth	CRBRX	0.65	15.39	14.68	8.72	0.75
Northern Small Cap Value*	Small Value	NOSGX	4.14	18.09	16.44	8.13	1.26
Vanguard Small Cap Growth Index (Inv)*	Small Growth	VISGX	3.12	18.48	18.55	9.80	0.24
American Funds Europacific Growth (F1)*	International	AEGFX	1.37	12.29	6.78	7.55	0.87
PIMCO Total Return (Adm)*	Core Bond	PTRAX	4.96	4.76	4.79	5.85	0.71
Vanguard 500 Index (Inv)*	Large Cap Blend	VFINX	13.81	20.74	15.79	7.94	0.17
Vanguard Mid-Cap Index (Inv)*	Mid Cap Blend	VIMSX	13.31	20.87	18.22	9.76	0.24
Vanguard Small-Cap Blend Index (Inv)*	Small Cap Blend	NAESX	6.04	19.96	18.20	9.25	0.24
Vanguard Total International Stock Index (Inv)*	Foreign Blend	VGTSX	-0.61	9.56	5.42	5.64	0.22
Vanguard Emerging Market Stock Index (Inv)*	Emerging Markets	VEIEX	5.68	4.74	3.52	9.07	0.33
Vanguard Total World Stock Index (Inv)*	World Equity	VTWSX	5.83	14.61	9.97	-	0.30
Vanguard Intermediate Term Bond Index (Inv)*	Intermediate Bond	VBIIX	7.14	4.00	5.43	5.62	0.20
Vanguard Total Bond Market Index (Inv)*	Core Bond	VBMFX	5.66	2.79	3.87	4.66	0.20

Not FDIC Insured - No Bank Guarantee - May Lose Value

*The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.