



Bank of New York Mellon investment platform mutual fund listing

Effective date: June 1, 2016

Fund Name	Ticker	Fund Class	Expense Ratio
Schwab Fundamental US Large Company Index Fund	SFLNX	Large Value Fund	0.35%
Victory Diversified Stock Fund Class A	SRVEX	Large Cap Stock Fund (Domestic)	1.10%
Artisan Small Cap Fund Investor Shares	ARTSX	Small and Mid-Cap Stock Fund	1.21%
Dodge & Cox International Stock Fund	DODFX	Large Cap Stock Fund (International)	0.64%
Oppenheimer Main Street Small- & Mid-Cap Fund® Class A	OPMSX	Small and Mid-Cap Stock Fund	1.11%
Davis New York Venture Fund Class A	NYVTX	Large Cap Stock Fund (Domestic)	0.86%
Managers Intermediate Duration Government Fund	MGIDX	Bond Fund	0.94%
JPMorgan Large Cap Growth Fund – Select Class	SEEGX	Large Cap Stock Fund (Domestic)	0.90%
American Century Investments® Mid Cap Value Fund Investor Class	ACMVX	Small and Mid-Cap Stock Fund	1.01%
Parnassus Mid Cap Fund SM	PARMX	Mid-Cap Blend	0.99%
Thornburg International Value Fund Class I	TGVIX	Large Cap Stock Fund (International)	0.88%
Dodge & Cox Income Fund	DODIX	Large Cap Stock Fund (International)	0.44%
MetWest Total Return Bond Fund Class M Shares	MWTRX	Bond Fund	0.68%
American Funds 2020 Target Date Retire R6	RRCTX	Large Blend Funds	0.38%
American Funds 2025 Target Date Retire R6	RFDTX	Large Blend Funds	0.40%
American Funds 2030 Target Date Retire R6	RFETX	Large Blend Funds	0.42%
American Funds 2035 Target Date Retire R6	RFFTIX	Large Blend Funds	0.43%
American Funds 2040 Target Date Retire R6	RFGTX	Large Blend Funds	0.43%
American Funds 2045 Target Date Retire R6	RFHTX	Large Growth Funds	0.43%
American Funds 2050 Target Date Retire R6	RFITX	Large Growth Funds	0.44%
American Funds 2055 Target Date Retire R6	RFKTX	Large Growth Funds	0.47%
Vanguard LifeStrategy Conservative Growth Investor	VSCGX	Large Blend Funds	0.15%
Vanguard LifeStrategy Moderate Growth Investor	VSMGX	Large Blend Funds	0.16%
Vanguard Dividend Appreciation Index Investor	VDAIX	Large Blend Funds	0.20%
Vanguard Small Cap Index Fund	VSMAX	Small Cap Index Fund	0.09%
Vanguard Total Bond	VBLTX	Bond Index Fund	0.20%
Vanguard Developed Markets Index Adm	VTMGX	Index Fund	0.09%
Vanguard Emerging Markets Stock Index Adm	VEMAX	Stock Index Fund	0.15%
<i>Funds listed are subject to change. Advance notification would be provided.</i>			<i>Revised 3/18/2016</i>

Fund Class Definitions

Bond Fund: Bond Funds are invested primarily in bonds and other debt instruments. The exact type of debt the fund invests in will depend on its focus, but investments may include government, corporate, municipal, and convertible bonds, along with other debt securities like mortgage-backed securities. Bond Funds typically pay periodic dividends that include interest payments on the fund's underlying securities plus periodic realized capital appreciation. Funds invest in different maturities of bonds. This may be described by terms like "short," "intermediate," and "long." This affects how the fund value changes with interest rates.

Blend funds: A category of equity mutual funds with portfolios that are made up of a mix of value and growth stocks.

Large Cap Stock Fund (Domestic): "Large Cap" refers to companies with a market capitalization value of more than \$8-10 billion. Large Cap is an abbreviation of the term "large market capitalization." Stock Funds invest in equities more commonly known as stocks. Domestic Stock Funds can invest only in US companies.

Large Cap Stock Fund (International): "Large Cap" refers to companies with a market capitalization value of more than \$8-10 billion. Large Cap is an abbreviation of the term "large market capitalization." Stock Funds invest in equities more commonly known as stocks. International Stock Funds can invest in companies located anywhere outside of its investors' country of residence.

Growth Fund: A diversified portfolio of stocks that has capital appreciation as its primary goal, with little or no dividend payouts. Portfolio companies would mainly consist of companies with above-average growth in earnings that reinvest their earnings into expansion, acquisitions, and/or research and development.

Value Fund: A stock mutual fund that primarily holds stocks that are deemed to be undervalued in price and that are likely to pay dividends. Value funds are one of three main mutual fund types; the other two are growth and blend (a mix of value and growth stocks) funds.

Small and Mid-Cap Stock Fund: "Mid Cap" refers to companies with a market capitalization between \$2 and \$10 billion, which is calculated by multiplying the number of a company's shares outstanding by its stock price. "Small Cap" refers to companies with a relatively small market capitalization. Stock Funds invest in equities more commonly known as stocks.

Index Fund: An index fund is designed to track the performance of a market index. The fund may be a mutual fund or an exchange traded fund (ETF) which trades on an exchange like a stock. The index being tracked may represent a group of stocks, a commodity or any tradable entity such as real estate.

Expense Ratio: A calculation of costs an investment company to operate a mutual fund. An expense ratio is determined annually through a calculation, where a fund's operating expenses are divided by the average dollar value of its assets under management. Operating expenses are taken out of a fund's assets and lower the return to a fund's investors.

There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

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