

Health Savings Account Investment Options



| MUTUAL FUND OPTIONS | Category | Symbol | Resource Links | Mutual Fund Returns as of September 30, 2018 | | | | |
|---|---------------------------|--------|-------------------|--|---------------|---------------|----------------|---------------|
| | | | | YTD | 3 Year Return | 5 Year Return | 10 Year Return | Expense Ratio |
| T. Rowe Price Capital Appreciation | Allocation--50% to 70% Eq | TRAI | P M | 7.49% | 12.02% | 11.08% | 10.99% | 0.60 |
| American Funds Capital Inc Bldr | World Allocation | CAIF | P M | -1.33% | 7.46% | 5.73% | 6.57% | 0.40 |
| DFA US Large Cap Value | Large Value | DFLV | P M | 3.60% | 15.50% | 11.82% | 11.29% | 0.37 |
| Vanguard 500 Index | Large Blend | VFI | P M | 10.53% | 17.27% | 13.91% | 11.95% | 0.04 |
| American Funds Growth Fund of Amer | Large Growth | GFF | P M | 14.59% | 19.29% | 14.79% | 12.64% | 0.43 |
| Vanguard Mid Cap Index | Mid-Cap Blend | VIM | P M | 7.37% | 13.78% | 11.66% | 12.42% | 0.05 |
| JPMorgan Market Expansion Enh Idx | Small Blend | PGM | P M | 6.36% | 15.44% | 11.86% | 12.12% | 0.61 |
| Neuberger Berman Mid Cap Growth | Mid-Cap Growth | NBM | P M | 15.08% | 15.05% | 12.38% | 12.37% | 0.73 |
| Vanguard Small Cap Index | Small Blend | VSM | P M | 11.04% | 16.34% | 11.48% | 12.36% | 0.05 |
| Vanguard Small Cap Growth Index | Small Growth | VSG | P M | 16.87% | 17.77% | 11.46% | 13.09% | 0.07 |
| Northern Small Cap Value | Small Value | NOS | P M | 5.00% | 13.57% | 9.94% | 9.96% | 1.13 |
| Vanguard Total Intl Stock Index | Foreign Large Blend | VTI | P M | -3.12% | 9.95% | 4.47% | 5.17% | 0.11 |

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| American Funds Europacific Growth | Foreign Large Growth | AEPFX | P | M | -2.71% | 9.82% | 6.10% | 6.76% | 0.58 |
| Fidelity Advisor® Diversified Intl | Foreign Large Growth | FDVIX | P | M | -1.12% | 8.60% | 6.00% | 6.23% | 0.93 |
| Vanguard Emerging Mkts Stock Idx | Diversified Emerging Mkts | VEMAX | P | M | -8.84% | 10.08% | 2.98% | 4.70% | 0.14 |
| Vanguard Total World Stock Index | World Large Stock | VTWSX | P | M | 3.88% | 13.53% | 8.87% | 8.35% | 0.19 |
| Loomis Sayles Global Allocation | World Allocation | LSWWX | P | M | 4.68% | 11.27% | 8.48% | 10.36% | 0.93 |
| Vanguard Target Retirement 2020 | Target-Date 2020 | VTWNX | P | M | 2.42% | 8.68% | 6.92% | 7.56% | 0.13 |
| Vanguard Target Retirement 2030 | Target-Date 2030 | VTHRX | P | M | 3.30% | 10.66% | 8.13% | 8.36% | 0.14 |
| Vanguard Target Retirement 2040 | Target-Date 2040 | VFORX | P | M | 4.17% | 12.54% | 9.17% | 9.14% | 0.15 |
| Vanguard Target Retirement 2050 | Target-Date 2050 | VFIFX | P | M | 4.42% | 12.90% | 9.38% | 9.24% | 0.15 |
| Vanguard Target Retirement 2060 | Target-Date 2060+ | VTTSX | P | M | 4.42% | 12.89% | 9.35% | N/A | 0.15 |
| Vanguard Target Retirement Income | Target-Date Retirement | VTINX | P | M | 1.26% | 5.36% | 4.52% | 5.67% | 0.13 |
| Nuveen Real Estate Securities | Real Estate | FARCX | P | M | 1.03% | 7.07% | 8.91% | 8.04% | 1.04 |

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| Templeton Global Bond | World Bond | TGBAX | P | M | -0.27% | 3.72% | 1.84% | 5.72% | 0.78 |
| Lord Abbett High Yield | High Yield Bond | LAHYX | P | M | 1.42% | 7.97% | 6.22% | 9.67% | 0.69 |
| Vanguard Inflation-Protected Secs | Inflation-Protected Bond | VAIPX | P | M | -0.90% | 1.91% | 1.29% | 3.16% | 0.10 |
| Vanguard Interm-Term Bond Index | Intermediate-Term Bond | VBILX | P | M | -2.08% | 1.17% | 2.40% | 4.95% | 0.07 |
| PIMCO Total Return | Intermediate-Term Bond | PTTRX | P | M | -1.62% | 2.16% | 2.27% | 5.08% | 0.55 |
| Vanguard Total Bond Market Index | Intermediate-Term Bond | VBTLX | P | M | -1.61% | 1.28% | 2.09% | 3.70% | 0.05 |

| INTEREST BEARING OPTION | Category | Annual Percentage Rate | Annual Percentage Yield (APY) |
|-------------------------|----------|------------------------|-------------------------------|
|-------------------------|----------|------------------------|-------------------------------|

HealthcareBank Interest Bearing Account

Cash Equivalent

0.20%

0.20%

FDIC Insured - Bank Guaranteed

Not FDIC Insured - No Bank Guarantee - May Lose Value

Resource Links: P - Prospectus, M - Morningstar®, F - Factsheet

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Please read the PNC BeneFit Plus Health Savings Account Disclosure Statement and Custodial Agreement. Call 1-844-356-9993 for more information. In addition, please carefully read the applicable prospectus for each mutual fund before you invest or send money. You may access the prospectuses by clicking the "P" links above or obtain paper copies by calling 1-844-356-9993. The prospectuses contain more complete information on the mutual funds, including underlying fees, expenses, investment objectives and risks. Some funds may impose a redemption fee under certain circumstances.

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