

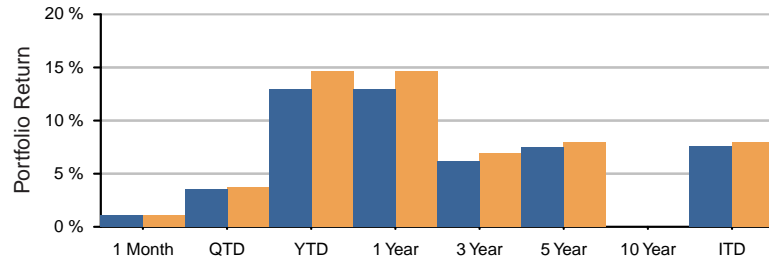
# MyHSA Index Plus Moderate

Allocation Funds

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**Objective:** MyHSA Moderate Portfolio assumes you have a reasonable understanding of how financial markets work; you can accept moderate risk and look to preserve your savings while trying to have some investment growth. This Investment seeks to provide an allocation of 60% Equities and 40% Fixed Income. The Portfolio invests in a combination of passive and actively managed funds, providing diversification that an investor could otherwise achieve only by holding numerous individual investments.

## Portfolio Return



	Cumulative(%)			Annualized(%)				
	1 Month	QTD	YTD	1 Year	3 Year	5 Year	10 Year	ITD
Portfolio	1.05	3.50	12.93	12.93	6.19	7.48	-	7.59
Benchmark	1.09	3.74	14.66	14.66	6.93	7.95	-	7.97

■ MyHSA Index Plus Moderate      ■ Morningstar Mod Tgt Risk TR USD

As of 12/31/17

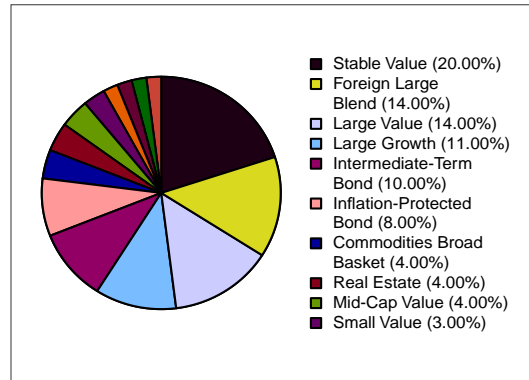
The portfolio performance shown has been derived from performance of funds in the portfolio. Performance of the funds has been provided by Morningstar. The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than the performance shown here. \*ITD - Inception to Date

## Fees & Expenses

Investment Fund weighted Expense	0.162
Portfolio Investment Manager	0.000
Modeltool(K)it Expense	0.035
Total Portfolio Expense	0.197

Inception Date is the inception date of the youngest fund - DFA Commodity Strategy Institutional Investing includes risk and potential loss of principal.

## Portfolio Profile



## Portfolio Data

Inception Date	12/31/2010	
	3-yr	5-yr
Standard Deviation	5.96	5.86
Alpha	-0.56	-0.29
Beta	0.98	0.98
Sharpe Ratio	0.97	1.22
Upside Capture	93.03	95.33
Downside Capture	98.44	97.55
Information Ratio	-0.88	-0.64

Morningstar Mod Tgt Risk TR USD - The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderate Target Risk Index seeks approximately 60% exposure to global equity markets.

## Top 15 Holdings

Target Allocation %

MET FD AGR HSA ABG-ILL...	20.00
DFA US Large Cap Value I	14.00
DFA Large Cap Internat...	14.00
Vanguard Growth Index ...	11.00
Baird Aggregate Bond Inst	10.00
DFA Inflation-Protecte...	8.00
Vanguard Mid-Cap Value...	4.00
Vanguard REIT Index Ad...	4.00
DFA Commodity Strategy...	4.00
Vanguard Small Cap Val...	3.00
BlackRock High Yield B...	2.00
Vanguard Mid-Cap Growt...	2.00
Vanguard Small Cap Gro...	2.00
DFA Emerging Markets I	2.00

**Total 100.00**

## Managed Model Disclosures

This report has been generated with information provided by a third party. Information obtained from third party sources are believed to be reliable but are not guaranteed. Performance, expenses and other portfolio statistics are calculated based on the performance and statistics of the underlying investments weighted based on the target allocation as listed. The performance is not representative of performance of any specific portfolio. Expenses of the underlying investments are included in the performance figures as calculated. Additional portfolio management and service fees are not included in the performance numbers presented. **Past performance is not an indication of future performance, and the underlying mutual fund values will fluctuate with changes in market conditions. Your investment may be worth more or less than your original cost when you redeem your shares. Read the prospectus carefully before you invest in any mutual fund. It contains information on a fund's investment strategies, risks, expenses and fees.**

Fund share prices will fluctuate and are priced daily. The value of your principal investment will fluctuate accordingly and may be worth more or less than your original investment. As with any investment there are risks associated with investments in mutual funds and the risks will vary for every fund. You should invest in mutual funds or portfolios that meet your investment objectives. Management fees charged by the mutual fund company will vary for every fund and these charges may affect the performance of the fund. Current performance may be higher or lower than data shown. Diversification in a portfolio does not guarantee a profit or guarantee protection against losses.

The model portfolio shows the hypothetical value of the combined performance returns ("Model Portfolio Returns") for each investment strategy or product included in this proposal for the time periods indicated. These Model Portfolios Returns do not reflect the actual investment results of any client portfolio, but represent the hypothetical performance of this proposal, which is calculated by weighting the performance of each investment strategy or product included in this proposal at the allocation percentages detailed in this proposal. This allocation percentage of each investment strategy or product included in this proposal is fixed for the time periods indicated for the Model Portfolio Returns.

Model results have certain inherent limitations, particularly that such results do not represent actual trading and that they may not reflect the impact that material economic and market factors might have had on the asset manager's decision-making if the asset manager were actually managing clients' money. Performance results for clients invested pursuant to this proposal will vary due to market conditions and other factors, including cash flows, fund allocations, frequency and precision of rebalancing, cash balances, varying custodial fees, and the timing of fee deductions. As a result, actual performance for client accounts may differ materially from, and may be lower than, that of a model portfolio.

The performance results of the underlying investment strategies or products in the Model Portfolio Returns assume the reinvestment of dividends and other earnings. Model Portfolio Returns represent past performance and are not indicative of any specific investment. The model portfolio's current performance may be lower or higher than the performance data quoted as it represents past performance. An investment pursuant to this portfolio is subject to market risk and an investor may experience loss of principal. The information is based on data received from the investment strategy manager and/or other sources, such as reporting service providers, but has not been independently verified.

The Model Portfolio Returns are compared to a selected benchmark, indicated in each chart. The reported benchmarks are not intended as direct comparisons to the performance of the portfolio. Instead, they are intended to represent the performance of certain sectors of the overall securities market (e.g. equities, bonds, etc), so that an investor may compare the effects of material market or economic conditions on the results portrayed (e.g. the Model Portfolio Returns may show a 5% investment appreciation, but those sectors of the overall securities market appreciated 7% over the same time period). Respectively, the volatility and performance of the reported benchmark may be greater than or less than the volatility and performance of the investment portfolio.

The Model Weighted Average Net Expense Ratio applies only to the portion of the model that is comprised of mutual funds and/or ETFs. It reflects expense waivers or reimbursements from the fund companies, which may not be permanent. The data used to calculate the Model Weighted Average Net Expense Ratio is obtained from a third-party data provider and is believed to be accurate, but has not been verified by Envestnet. The Model Weighted Average Net Expense Ratio will only be shown if fund expense ratios are available on all mutual funds and ETFs used in the model.

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**Alpha** - A measure of the difference between an investment option's actual returns and its expected performance, given its level of risk as measured by beta to its benchmark. Positive numbers indicate that the fund has performed better than its beta predicts it would perform.

**Annualized Return** - Returns for periods longer than one year are expressed as "annualized returns". They represent an average amount of money earned by an investment each year during the specified time frame. When compounded over a certain period of time, they would produce a fund's total return over that period.

**Benchmark** - A standard against which the performance of a security, mutual fund or investment manager can be measured. Generally, broad market and market-segment stock and bond indexes are used for this purpose.

**Beta** - A measure of an investment options sensitivity or systematic risk to its benchmark. A beta of less/more than 1 indicates a lower/higher sensitivity.

**R-squared** - R-squared reflects the proportion of the variation in the portfolio return that is explained by the variation in the benchmark. . The range of R-squared measure is 1 to 100, with a higher number indicating an investment option more closely resembling its benchmark.

**Sharpe Ratio** - The risk-adjusted measure that is calculated as a ratio of mean excess return and standard deviation of excess return, where the excess return is calculated with respect to a risk-free investment.

**Standard Deviation** - Standard Deviation is a measure of the degree to which a fund's return varies from its previous returns or from the average of all similar funds. The larger the standard deviation, the greater the likelihood (and risk) that a security's performance will fluctuate from the average return. The more volatile the investment returns, the higher the standard deviation will be.

**Up / Down Market Capture** - Upside/downside capture ratios estimate the proportion of benchmark's performance during positive/negative performance periods that is matched by a particular investment option.