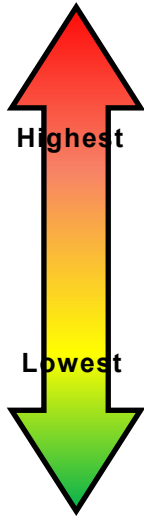


# ABG MyHSA FUND OPTIONS

## Low Cost Target Date Funds

TDF's Utilizing Schwab ETF's	Ticker	Birth Date Range		2018 Equity vs Fixed Allocation %	Fund Selection
Schwab Target 2060 Index Fund	SWYNX	1993 & after		95.0 / 5.0	<input type="checkbox"/>
Schwab Target 2055 Index Fund	SWYJX	1988 - 1992		94.0 / 6.0	<input type="checkbox"/>
Schwab Target 2050 Index Fund	SWYMX	1983 - 1987		91.5 / 8.5	<input type="checkbox"/>
Schwab Target 2045 Index Fund	SWYHX	1978 - 1982		88.8 / 11.2	<input type="checkbox"/>
Schwab Target 2040 Index Fund	SWYGX	1973 - 1977		84.3 / 15.7	<input type="checkbox"/>
Schwab Target 2035 Index Fund	SWYFX	1968 - 1972		77.4 / 22.6	<input type="checkbox"/>
Schwab Target 2030 Index Fund	SWYEX	1963 - 1967		70.06 / 29.9	<input type="checkbox"/>
Schwab Target 2025 Index Fund	SWYDX	1958 - 1962		55.2 / 38.8	<input type="checkbox"/>
Schwab Target 2020 Index Fund	SWYLY	1953 - 1957		49.2 / 50.8	<input type="checkbox"/>
Schwab Target 2015 Index Fund	SWYBX	1948 - 1952		39.3 / 60.7	<input type="checkbox"/>
Schwab Target 2010 Index Fund	SWYAX	Prior to 1948		37.0 / 62.9	<input type="checkbox"/>

## OR Target Risk Portfolios

Each fund listed below is offered in your plan and is considered a Designated Investment Alternative (DIA). Each model listed to the right is an Asset Allocation Portfolio and is an investment option or DIA. Each model is designed to meet a participant's investment objectives and risk tolerance (e.g. conservative, moderate growth). Each model allocates 100% of all contributions to the DIA's in the plan.

Funds	Investment Style	Ticker	Conservative 20/80 (Equity vs Fixed)	Moderately Conservative 40/60 (Equity vs Fixed)	Moderate 60/40 (Equity vs Fixed)	Moderately Aggressive 75/25 (Equity vs Fixed)	Aggressive 90/10 (Equity vs Fixed)	Custom Fund Selection
Vanguard Growth Index Adm	Large Growth	VIGAX	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
JP Morgan Research Enhanced Equity R6	Large Blend	JDEUX	1%	3%	5%	6%	7%	%
Schwab S&P 500 Index	Large Blend Index	SWPPX	--	--	--	--	--	%
DFA U.S. Large Value Portfolio I	Large Value	DFLVX	2%	3%	5%	6%	7%	%
Vanguard Mid Cap Growth Index Adm	Mid Cap Growth	VMGMX	--	--	1%	1%	2%	%
Fidelity Mid Cap Idx Inst	Mid Cap Blend	FSMDX	2%	4%	6%	7%	8%	%
Vanguard Mid Cap Value Index Adm	Mid Cap Value	VMVAX	1%	1%	1%	2%	2%	%
Wells Fargo Special Mid Cap Value R6	Mid Cap Value	WFPRX	--	--	--	--	--	%
Vanguard Small Cap Growth Index Adm	Small Growth	VSGAX	--	--	--	--	1%	%
Schwab Small Cap Index	Small Blend	SWSSX	1%	1%	3%	4%	4%	%
Vanguard Small Cap Value Index Adm	Small Value	VSIAX	--	1%	1%	1%	1%	%
Vanguard Real Estate Index Adm	Specialty Real Estate	VGSLX	1%	4%	4%	4%	4%	%
DFA Commodity Strategy I	Broad Commodities	DCMSX	--	--	--	--	--	%
DFA Large Cap Int'l Portfolio I	Foreign Blend	DFALX	5%	9%	13%	14%	19%	%
DFA Emerging Markets Portfolio I	Divers. Emerging	DFEMX	--	--	--	3%	5%	%
Vanguard Total Intl Bond Idx Adm	World Bond	VTABX	10%	10%	6%	6%	3%	%
BlackRock High Yield Bond	High Yield Bond	BRHYX	--	--	--	--	--	%
Baird Aggregate Bond I	Intern. Term Bond	BAGIX	29%	25%	17%	9%	2%	%
DFA Inflation Protected Securities I	TIPS	DIPSX	--	--	--	--	--	%
MetLife Guaranteed Fund	Guaranteed Account	METABG-MN	41%	25%	16%	8%	2%	%