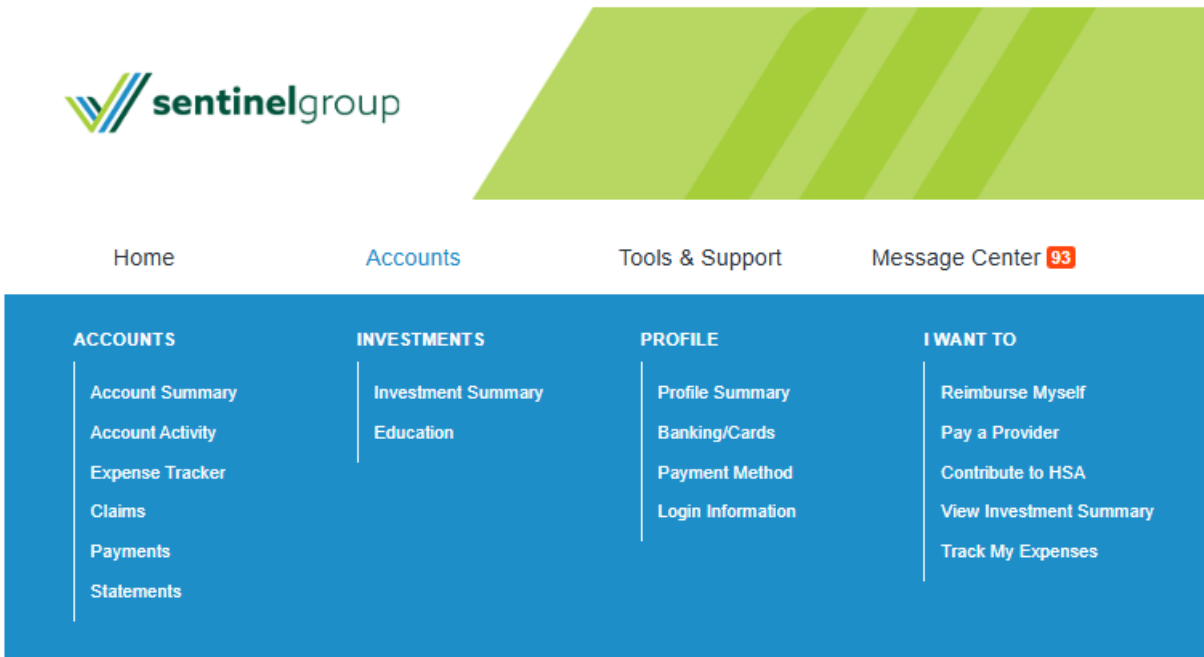


# HSA Investment Performance and Fact Sheets

The Sentinel HSA is a simple way to create a smart HSA investment strategy. Your initial funds will be allocated to the HSA default fund, the HCB Interest Bearing Account. Once your account balance exceeds \$2,000, you may allocate HSA funds to other investment options. We offer a choice of select investment options providing a broad range of investment strategies. Any earnings on your HSA investments are automatically reinvested and grow tax free.

You may review fund details through your online account and view current performance by going to the Education link in your Investments menu:



Once in the Education menu, you may select Fund Performance. In this page you can expand each fund to see current and past performance, access fact sheet, and prospectus.

FUND INFORMATION ●

|                                   |       |   |
|-----------------------------------|-------|---|
| + HCB INTEREST BEARING ACCOU...   | HCB1B |   |
| + AMERICAN FUNDS BALANCED F...    | RLBGX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD GROWTH INDEX ADM       | VIGAX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD TTL INTL STK IND ADM   | VTIAX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD 500 INDEX ADMIRAL      | VFIAX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + FIDELITY TOTAL BOND K6          | FTKFX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD EQUITY INCOME ADM      | VEIRX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + GOLDMAN SACHS GQG PTNRS I...    | GSIX  | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + FIDELITY CONSERV INC BOND IN... | FCNVX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD SH TERM BOND IDX ...   | VBIRX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD TTL BND MRKT IDX A...  | VBTLX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD MID CAP INDEX ADM      | VIMAX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD SMALL CAP INDEX A...   | VSMAX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD EMG MKTS STK IDX ...   | VEMAX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD TGT RETIREMNT INC...   | VTINX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD RETIREMENT 2020 INV    | VTWNX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD RETIREMENT 2025 INV    | VTTVX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD RETIREMENT 2030 INV    | VTHRX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD RETIREMENT 2035 INV    | VTTHX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD RETIREMENT 2040 INV    | VFORX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD RETIREMENT 2045 INV    | VTIVX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD RETIREMENT 2050 INV    | VFIFX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD RETIREMENT 2055 INV    | VFFVX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD RETIREMENT 2060 INV    | VTTSX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD RETIREMENT 2065 INV    | VLXVX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |
| + VANGUARD TARGET RET 2070 F...   | VSVNX | <a href="#">Fact Sheet</a>   <a href="#">Prospectus</a> |