

PayFlex Health Savings Accounts (HSA) Program - Total Returns
As of September 30, 2018

Fund Name	Ticker Symbol	Quarter	Year to Date	Annualized Returns			Inception Date	Expense Ratio	
				1 Year	3 Year	5 Year			10 Year *
Large Cap U.S. Equity									
Davis New York Venture Class Y	DNVYX	3.00	5.43	13.12	15.71	12.19	10.12	10/02/1996	0.63%
JP Morgan Large Cap Growth Class I	SEEGX	9.22	23.41	33.29	21.47	16.97	14.73	02/28/1992	0.69%
Oppenheimer Main Street Class Y	MIGYX	6.92	6.98	9.23	14.31	12.09	11.24	11/01/1996	0.69%
Schwab Fundamental U.S. Large Company Index	SFLNX	6.90	7.71	15.25	15.66	12.05	12.39	03/30/2007	0.25%
Vanguard 500 Index Fund Admiral Shares	VFIAX	7.70	10.53	17.87	17.27	13.91	11.95	11/13/2000	0.04%
Vanguard Dividend Appreciation Index Investor	VDAIX	9.45	10.08	18.97	16.79	11.96	11.04	04/27/2006	0.15%
Mid-Cap and Small Cap U.S. Equity / Specialty									
American Century Mid Cap Value Class I	AVUAX	3.21	2.44	7.28	13.76	11.85	12.00	08/02/2004	0.78%
Artisan Small Cap Institutional	APHSX	10.26	27.71	34.94	21.06	12.96	14.55	05/07/2012	1.01%
Parnassus Mid Cap Institutional	PFPMX	3.58	5.29	9.66	14.29	11.09	12.02	04/30/2015	0.75%
Vanguard Small Cap Index Admiral Class	VSMAX	4.77	11.04	16.70	16.34	11.48	12.36	11/13/2000	0.05%
International (non-U.S.) Equity									
Dodge & Cox International Stock Fund	DODFX	0.81	-6.39	-5.26	8.20	3.74	5.90	05/01/2001	0.63%
Thornburg International Value Class I	TGVIX	-0.38	-7.16	-3.81	5.46	3.63	4.98	03/30/2001	0.95%
Vanguard Developed Markets Index Admiral	VTMGX	1.09	-1.60	2.78	9.82	4.84	5.51	08/17/1999	0.07%
Vanguard Emerging Markets Stock Index Admiral	VEMAX	-1.75	-8.84	-3.10	10.08	2.98	4.70	06/23/2006	0.14%
U.S. Fixed Income									
AMG Managers Amundi Intermediate Gov N	MGIDX	-0.21	-1.76	-2.11	0.32	1.73	3.63	03/31/1992	0.87%
Dodge & Cox Income Fund	DODIX	0.64	-0.60	-0.12	3.14	3.05	5.33	01/03/1989	0.43%
Metropolitan West Total Return Bond Class M	MWTRX	-0.01	-1.41	-1.10	1.13	2.03	5.49	03/31/1997	0.67%
Vanguard Long-Term Bond Index Investor	VBLTX	-0.46	-5.53	-2.85	3.30	5.07	6.98	03/01/1994	0.15%
Asset Allocation / Balanced									
American 2020 Target Date Retirement Class R6	RRCTX	1.98	2.30	5.20	8.40	6.97	7.70	07/13/2009	0.35%
American 2025 Target Date Retirement Class R6	RFDTX	2.21	3.04	6.58	9.71	7.89	8.65	07/13/2009	0.37%
American 2030 Target Date Retirement Class R6	RFETX	2.59	4.01	8.30	11.47	8.98	9.44	07/13/2009	0.39%
American 2035 Target Date Retirement Class R6	RFFTX	3.03	5.11	10.04	12.95	9.79	9.84	07/13/2009	0.40%
American 2040 Target Date Retirement Class R6	RFGTX	3.14	5.44	10.68	13.45	10.08	10.02	07/27/2009	0.41%
American 2045 Target Date Retirement Class R6	RFHTX	3.28	5.68	11.08	13.76	10.26	10.10	07/13/2009	0.41%
American 2050 Target Date Retirement Class R6	RFITX	3.35	5.87	11.37	13.91	10.35	10.14	07/13/2009	0.42%
American 2055 Target Date Retirement Class R6	RFKTX	3.30	5.86	11.31	13.91	10.33	11.34	02/01/2010	0.42%
Vanguard LifeStrategy Conservative Growth Investor	VSCGX	1.69	1.54	4.19	6.66	5.63	6.10	09/30/1994	0.12%
Vanguard LifeStrategy Moderate Growth Investor	VSMGX	2.64	2.72	6.44	9.17	7.19	7.35	09/30/1994	0.13%

* Funds less than 10 yrs old will show Since Inception performance figure

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Investors should carefully consider the investment objectives, risks, charges, and expense of any mutual fund before investing. This and other important information can be found in the fund prospectus and, if available, the summary prospectus, which may be obtained by calling the fund or by visiting the fund's website. Please read each fund's prospectus and, if available, summary prospectus carefully before investing.

The performance data quoted represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance data quoted. The investment return and principal value of an investment will fluctuate, so that an investor's assets when sold, may be worth more or less than their original cost.

Source: Morningstar Adviser Workstation