

HSA Investment Funds

Your funds are invested in the AIM money market shown below and the entire interest earned is applied to your account. In addition, we give you access to other investment funds without charging additional transaction fees or broker commissions. The investment options cover a spectrum of investment risk so that you can pick the mutual fund that best suits your needs and risk tolerance.

Fees associated with certain funds may be incurred. Review the funds prospectus for additional information when you are ready to choose the investment option.

InvesTrust serves as our plan custodian. Another experienced member of the American Fidelity family, InvesTrust specializes in safeguarding your funds as well and providing investment expertise

A prospectus is available upon request.

Investment Selections for Health Savings Accounts							
For Period Ending 11/30/11							
	Style	Symbol	3 Month	YTD	1 Year	3 Year	5 Year
MONEY MARKET & FIXED INCOME							
Invesco STIC Prime Portfolio Fund	Money Market		0.0%	0.1%	0.1%	0.2%	1.7%
Invesco Treasury Portfolio	Money Market		0.0%	0.0%	0.0%	0.1%	1.5%
Vanguard GNMA Adm	Intermediate Gov.	VFIJX	0.8%	6.5%	5.3%	7.5%	6.2%
Vanguard Total Bond Market Index Signal	Intermediate Bond	VBTSX	0.9%	7.1%	6.5%	7.2%	6.8%
T. Rowe Price International Bond	International Bond	RPIBX	0.8%	6.5%	5.3%	7.5%	6.2%
<i>Index: BarCap US Aggregate Bond</i>			<i>0.8%</i>	<i>6.7%</i>	<i>5.5%</i>	<i>7.7%</i>	<i>6.1%</i>
LARGE CAP EQUITY							
Dodge & Cox Stock	Large Value	DODGX	-0.1%	-5.1%	2.3%	13.4%	-3.9%
T. Rowe Price Equity-Income	Large Value	PRFDX	2.0%	-2.6%	5.4%	12.5%	-0.9%
<i>Index: Russell 1000 Value (Lg Cap VI)</i>			<i>2.5%</i>	<i>-1.6%</i>	<i>6.2%</i>	<i>11.3%</i>	<i>-2.6%</i>
American Funds Grth Fund of Amer R6	Large Growth	RGAGX	0.3%	-3.4%	2.7%	14.2%	-0.2%
Harbor Capital Appreciation Instl	Large Growth	HACAX	1.1%	2.7%	6.7%	18.2%	2.8%
<i>Index: Russell 1000 Growth (Lg Cap Gr)</i>			<i>2.8%</i>	<i>3.0%</i>	<i>8.7%</i>	<i>18.9%</i>	<i>2.6%</i>
Vanguard 500 Index Signal	S & P Index	VIFSX	2.9%	1.1%	7.8%	14.2%	-0.2%
SMALL CAP EQUITY							
Keeley Small Cap Value	Small Value	KSCVX	1.0%	-5.5%	2.8%	14.1%	-1.6%
Vanguard Small Cap Value Index	Small Value	VISVX	2.0%	-5.1%	2.1%	17.6%	-0.4%
<i>Index: Russell 2000 Value (Sm Cap VI)</i>			<i>1.7%</i>	<i>-7.0%</i>	<i>0.8%</i>	<i>14.0%</i>	<i>-2.0%</i>
Morgan Stanley Inst Small Co Gr I	Small Growth	MSSGX	-2.5%	-7.6%	1.5%	21.7%	0.9%
Royce Value Plus K	Small Growth	RVPKX	-1.5%	-8.4%	-1.1%	17.4%	-1.2%
Stephens Small Cap Growth I	Small Growth	STSIX	2.6%	3.6%	10.4%	23.3%	4.2%
<i>Index: Russell 2000 Growth (Sm Cap Gr)</i>			<i>2.0%</i>	<i>-2.7%</i>	<i>4.7%</i>	<i>21.2%</i>	<i>2.1%</i>
INTERNATIONAL EQUITY							
American Funds EuroPacific Gr R6	Foreign Equity	RERGX	-4.7%	-11.1%	-5.2%	13.5%	-0.2%
<i>Index: Morgan Stanley Int'l Developed</i>			<i>-5.6%</i>	<i>-10.9%</i>	<i>-3.7%</i>	<i>10.6%</i>	<i>-3.5%</i>
Harbor International Instl	Foreign Equity	HAINX	-4.1%	-9.4%	-1.3%	14.7%	0.6%
<i>Index: Morgan Stanley Int'l Dev Value</i>			<i>-5.0%</i>	<i>-11.1%</i>	<i>-3.7%</i>	<i>9.6%</i>	<i>-5.0%</i>
Artisan International Inv	Foreign Equity	ARTIX	-3.6%	-5.4%	-0.3%	14.8%	-1.6%
<i>Index: Morgan Stanley Int'l Dev Growth</i>			<i>-6.1%</i>	<i>-10.7%</i>	<i>-3.7%</i>	<i>11.6%</i>	<i>-2.0%</i>
ASSET ALLOCATION FUNDS							
Vanguard Target Retirement Income	Balanced	VTINX	1.1%	4.7%	6.2%	10.6%	4.7%
Vanguard Target Retirement 2005	Balanced	VTOVX	1.0%	4.6%	6.3%	11.3%	4.0%
Vanguard Target Retirement 2015	Balanced	VTXVX	0.6%	1.4%	5.2%	12.6%	2.6%
Vanguard Target Retirement 2025	Balanced	VTTVX	0.3%	-0.6%	4.4%	13.4%	1.5%
Vanguard Target Retirement 2035	Balanced	VTTHX	0.1%	-2.2%	3.9%	14.2%	0.5%
Vanguard Target Retirement 2045	Balanced	VTIVX	0.1%	-2.4%	3.7%	14.1%	0.5%
American Funds American Balanced R6	Balanced	RLBGX	1.8%	3.3%	8.0%	13.2%	2.6%
Indices, listed in blue, are for performance comparison.			Past performance is not predictive of future results.				
Redemption value may be more or less than original cost.			Performance information is obtained from sources believed to be reliable.				

All HSA contributions are invested in Invesco STIC Prime Portfolio Fund unless directed otherwise by account holder.

A minimum balance of \$2,500 must be maintained in the Invesco STIC Prime Portfolio Fund.

Current performances are not guarantees of future performances. Careful thought should be given when investing in the funds shown above as changes in the market may affect your monies available should you have to sell to cover medical costs.

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 **American Fidelity Health
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A member of the American Fidelity Group

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