



HealthcareBank HSA Investment Options

INTEREST BEARING OPTION Fund Name	Category	Annual Percentage Rate	Annual Percentage Yield (APY)	Rate Effective
HealthcareBank Interest Bearing Account <i>FDIC Insured - Bank Guaranteed</i>	Cash Equivalent	0.75	0.75	January 1, 2011

MUTUAL FUND OPTIONS Fund Name	Category	Symbol	Mutual Fund Returns as of December 31, 2010				
			YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
<i>Asset Allocation Funds:</i>							
James Balanced Golden Rainbow*	Conservative Allocation	GLRBX	14.07	4.90	6.23	7.13	1.19
TRowe Price Capital Appreciation Fund*	Moderate Allocation	PACLX	13.75	3.10	5.47	8.25	1.00
Ivy Asset Strategy*	Global Allocation	WASAX	9.77	0.23	11.26	9.18	1.05
<i>Style Specific Investment Options:</i>							
Nationwide S&P 500 Index (A)*	Large Blend	GRMAX	14.44	-3.33	1.80	0.90	0.63
JPMorgan Market Expansion Index (A)*	Mid-Cap Blend	OMEAX	24.38	2.45	4.66	6.80	0.69
Keeley Small Cap Value*	Small Blend	KSCVX	25.98	-2.85	3.28	10.15	1.36
AllianceBernstein International Growth (A)*	International	AWPAX	12.39	-7.29	3.14	6.77	1.31
Templeton Global Bond (A)*	Global Bond	TPINX	12.68	12.49	12.36	11.68	0.91
PIMCO Total Return Admin*	Intermediate Bond	PTRAX	8.56	8.82	7.78	7.07	0.71
Nuveen Real Estate Securites (A)*	Specialty Real Estate	FREAX	30.24	3.32	5.35	12.24	1.27

Not FDIC Insured - No Bank Guarantee - May Lose Value

*The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.