

Health Savings Account Investment Options

Fund Name	Morningstar Category	Class	Symbol	Total Operating Expense (%) Gross
American Funds Capital World Growth & Income Fund	World Large Stock	Class F2	WGIFX	0.55%
BlackRock Equity Dividend Fund	Large Value	Class K	MKDVX	0.60%
Columbia Capital Allocation Conservative Portfolio	15%-30% Equity	Class R4	CPCYX	0.80%
Columbia Capital Allocation Moderate Aggressive Portfolio	50%-70% Equity	Class R4	CGBRX	0.90%
Columbia Global Strategic Equity Fund	World Large Stock	Class R4	CWPRX	1.02%
Columbia Mid Cap Growth Fund	Mid-Cap Growth	Class R4	CPGRX	0.93%
Columbia Mid Cap Index Fund¹	Mid-Cap Blend	Class Z	NMPAX	0.32%
Columbia Small Cap Index Fund¹	Small Blend	Class Z	NMSCX	0.20%
Columbia Small Cap Value Fund II	Small Value	Class R4	CLURX	1.06%
Columbia US Treasury Index Fund^{1,2}	Intermediate Government	Class Z	IUTIX	0.40%
Federated Kaufmann Small Cap Fund	Small Growth	Class IS	FKAIX	1.04%
Invesco Mid Cap Growth Fund	Mid-Cap Growth	Class Y	VGRDX	0.92%
iShares MSCI Total International Index¹	Foreign Large Blend	Class K	BDOKX	0.11%
iShares S&P 500 Index¹	Large Blend	Class K	WFSPX	0.04%
iShares US Aggregate Bond Index¹	Intermediate Term Bond	Class K	WFBIX	0.06%
MainStay Large Cap Growth Fund	Large Growth	Class I	MLAIX	0.75%
MainStay MacKay High Yield Corporate Bond Fund	High Yield Bond	Class I	MHYIX	0.73%
Neuberger Berman Real Estate Fund	Real Estate	Class I	NBRIX	1.07%
Northern Global Sustainability Index Fund¹	World Large Stock	N/A	NSRIX	0.34%
PIMCO Commodity Real Return Strategy Fund³	Commodities Broad Basket	Class I	PCRIX	1.39%
PIMCO Low Duration Fund	Short Term Bond	Class I	PTLDX	0.46%
PIMCO Total Return Fund	Intermediate Term Bond	Class I	PTTRX	0.55%
Thornburg International Value Fund	Foreign Large Growth	Class I	TGVIX	0.95%

All data is accurate as of December 31, 2018 and is subject to change

Your investments in mutual funds:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Vanguard FTSE Social Index Fund¹	Large Blend	Investor	VFTSX	0.18%
Vanguard Inflation Protected Securities Fund	Inflation Protected Bond	Admiral	VAIPX	0.10%
Vanguard Selected Value Fund	Mid Value	Investor	VASVX	0.39%
Vanguard Total World Stock Index Fund⁴	Large Blend	Investor	VTWSX	0.19%
Vanguard Target Retirement 2015 Fund⁴	Target Date- 2015	Investor	VTXVX	0.13%
Vanguard Target Retirement 2020 Fund⁴	Target Date- 2020	Investor	VTWNX	0.13%
Vanguard Target Retirement 2025 Fund⁴	Target Date- 2025	Investor	VTTVX	0.14%
Vanguard Target Retirement 2030 Fund⁴	Target Date- 2030	Investor	VTHR X	0.14%
Vanguard Target Retirement 2035 Fund⁴	Target Date- 2035	Investor	VTTHX	0.14%
Vanguard Target Retirement 2040 Fund⁴	Target Date- 2040	Investor	VFORX	0.15%
Vanguard Target Retirement 2045 Fund⁴	Target Date- 2045	Investor	VTIVX	0.15%
Vanguard Target Retirement 2050 Fund⁴	Target Date- 2050	Investor	VFIFX	0.15%
Vanguard Target Retirement 2055 Fund⁴	Target Date- 2055	Investor	VFFVX	0.15%
Vanguard Target Retirement 2060 Fund⁴	Target Date- 2060	Investor	VTTSX	0.15%
Vanguard Target Retirement Income Fund⁴	Target Date- Retirement	Investor	VTINX	0.13%

The mutual funds listed represent the core investment menu for the Bank of America Health Savings Account. If you have an account through your employer, you may have different mutual fund options. Please login to the member website and select Manage Investments to view your fund line up.

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¹ It is not possible to invest directly in an index.

² An investment in the Fund is neither insured nor guaranteed by the U.S. government.

³ Investing in commodities or the securities of companies operating in the commodities market involves a high degree of risk, including leveraging strategies and other speculative investment practices that may increase the risk of investment loss, including the principal value invested. Investments may be highly illiquid and subject to high fees and expenses.

⁴ The target date for these funds is the approximate date when an investor plans to start withdrawing the assets from their retirement account. The principal value of these funds is not guaranteed at any time, including at the target date. These funds are designed to become more conservative over time as the target date approaches.

As a "fund of funds" this Portfolio, as a shareholder of underlying mutual funds, will indirectly bear its pro rata share of the expenses incurred by the underlying funds.

Investing involves risk, including possible loss of the principal value invested. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with investing. Bear in mind that higher return potential is accompanied by higher risk.

Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on the member website at myhealth.bankofamerica.com or by calling Customer Care at (800) 718-6710. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.

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