

# American Chartered Bank HSA

Mutual Fund Options :: Updated 12/31/2010

	Symbol	Resource Links	YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio
<b>Large Cap Value</b>									
<b>JOHN HANCOCK CLASSIC VALUE<sup>2</sup></b>	<b>PZFBX</b>	<b>P</b> <b>M</b>	16.1%	16.1%	-5.6%	-3.4%	4.2%	7.0%	1.33
Load Waived :: Normal Load 5.25%									
<b>BLACKROCK EQUITY DIVIDEND<sup>2</sup></b>	<b>MDDVX</b>	<b>P</b> <b>M</b>	12.9%	12.9%	-2.6%	4.7%	5.7%	9.7%	1.07
No Load									
<b>Large Cap Blend</b>									
<b>HARTFORD CAPITAL APPRECIATION<sup>2</sup></b>	<b>ITHAX</b>	<b>P</b> <b>M</b>	12.9%	12.9%	-4.6%	3.2%	4.8%	13.7%	1.22
Load Waived :: Normal Load 4.75%									
<b>Large Cap Growth</b>									
<b>MARSICO GROWTH<sup>2</sup></b>	<b>MGRIX</b>	<b>P</b> <b>M</b>	19.2%	19.2%	-4.1%	1.4%	1.4%	6.0%	1.31
No Load									
<b>Large/Mid Cap</b>									
<b>CALAMOS GROWTH<sup>2</sup></b>	<b>CVGRX</b>	<b>P</b> <b>M</b>	20.1%	20.1%	-3.1%	2.6%	4.9%	14.3%	1.33
Load Waived :: Normal Load 4.75%									
<b>Small Cap</b>									
<b>DELAWARE SMALL CAP CORE<sup>2</sup></b>	<b>DCCAX</b>	<b>P</b> <b>M</b>	28.5%	28.5%	1.9%	3.3%	9.0%	9.7%	1.40
Load Waived :: Normal Load 5.50%									
<b>International</b>									
<b>FIDELITY ADVISOR INTL DISCOVERY<sup>2</sup></b>	<b>FAIDX</b>	<b>P</b> <b>M</b>	10.7%	10.7%	-7.2%	3.3%	5.7%	6.1%	1.33
Load Waived :: Normal Load 5%									
<b>Index</b>									
<b>DREYFUS S&amp;P 500 FUND</b>	<b>PEOPX</b>	<b>P</b> <b>M</b>	14.6%	14.6%	-3.3%	1.9%	1.0%	7.9%	0.50
No Load									
<b>Fixed Income</b>									
<b>PIMCO TOTAL RETURN FUND<sup>2</sup></b>	<b>PTTAX</b>	<b>P</b> <b>M</b>	8.4%	8.4%	8.6%	7.6%	6.8%	7.1%	0.90
Load Waived :: Normal Load 3.75%									
<b>Money Market</b>									
<b>JOHN HANCOCK MONEY MARKET<sup>2</sup></b>	<b>JHMXX</b>	<b>P</b>	0.0%	0.0%	1.0%	2.3%	2.0%		0.97
No Load									

Source: Morningstar® Per Prospectus, the mutual fund may pay a 12b-1 distribution fee to the broker dealer <sup>1</sup>0.15% Annually, <sup>2</sup> 0.25% Annually.

**Resource Links :: P - Prospectus, M - Morningstar®**

	VALUE	BLEND	GROWTH
<b>LARGE CAP</b>	<b>JH CL VALUE/BLACKROCK EQ DIV</b>	<b>HARTFORD CAP APP/DREYFUS S&amp;P 500</b>	<b>MARSICO GRTH/CALAMOS GRTH</b>
<b>MID / SMALL CAP</b>		<b>DELAWARE SMALL CAP CORE<sup>2</sup></b>	
<b>INTERNATIONAL</b>		<b>FIDELITY ADVISOR INTL DISCOVERY<sup>2</sup></b>	
<b>FIXED INCOME</b>		<b>PIMCO TOTAL RETURN FUND<sup>2</sup></b>	
<b>MONEY MARKET</b>		<b>JOHN HANCOCK MONEY MARKET<sup>2</sup></b>	

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The mutual fund performance data quoted represents past performance, which is no guarantee of future results. Current performance may be higher or lower than the performance data quoted. Prospectuses containing complete information, including most recent month-end total returns, management fee charges and expenses, are available online or by calling the toll free telephone numbers provided on the Investment Options page. Investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be more or less than their original cost. An investment in a money market fund is not insured by the FDIC or any other government agency. Although money market funds seek to preserve capital, it is possible to lose money by investing in these funds. All funds in your HSA are purchased at NAV without a front end load. Each fund company may charge a short-term redemption fee if held for less than the timeframe listed in the prospectus.