

# American Chartered Bank HSA

## Mutual Fund Options

Updated 12/31/2009

	Symbol	Resource Links		YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio
<b>Large Cap Value</b>										
<b>John Hancock Classic Value</b>	PZVFX	<b>P</b>	<b>M</b>	35.8%	35.8%	-14.6%	-4.6%	5.9%	6.4%	1.33
Load Waived: Normal Load 5.00%										
<b>BlackRock Equity Dividend</b>	MDDVX	<b>P</b>	<b>M</b>	21.9%	21.9%	-2.1%	4.6%	5.5%	9.5%	1.11
Load Waived: Normal Load 5.25%										
<b>Large Blend</b>										
<b>Hartford Capital Appreciation</b>	ITHAX	<b>P</b>	<b>M</b>	42.8%	42.8%	-3.7%	3.6%	4.4%	13.8%	1.11
Load Waived: Normal Load 5.50%										
<b>Large Cap Growth</b>										
<b>Marsico Growth</b>	MGRIX	<b>P</b>	<b>M</b>	29.4%	29.4%	-5.5%	-0.8%	-2.1%	4.9%	1.25
No Load										
<b>Large/Mid Cap Growth</b>										
<b>Calamos Growth Fund</b>	CVGRX	<b>P</b>	<b>M</b>	52.5%	52.5%	-2.2%	0.6%	5.5%	14.0%	1.22
Load Waived: Normal Load 4.75%										
<b>Small Cap</b>										
<b>Delaware Small Cap Core</b>	DCCAX	<b>P</b>	<b>M</b>	27.0%	27.0%	-7.8%	-0.8%	7.7%	7.6%	1.40
Load Waived: Normal Load 5.75%										
<b>International</b>										
<b>Fidelity Advisor Intl Discovery</b>	FAIDX	<b>P</b>	<b>M</b>	29.7%	29.7%	-5.0%	4.6%	3.1%	5.3%	1.37
Load Waived: Normal Load 5.75%										
<b>Index</b>										
<b>Dreyfus S&amp;P 500 Index</b>	PEOPX	<b>P</b>	<b>M</b>	26.0%	26.0%	-6.0%	0.0%	-1.4%	7.6%	0.50
No Load										
<b>Fixed Income</b>										
<b>PIMCO Total Return Fund</b>	PTTAX	<b>P</b>	<b>M</b>	13.3%	13.3%	8.7%	6.4%	7.2%	7.0%	0.90
Load Waived: Normal Load 3.75%										
<b>Money Market</b>										
<b>John Hancock Money Market</b>	JHMXX	<b>P</b>		0.0%	0.0%	2.2%	2.6%	2.4%	na	0.81
No Load .0% 7 day effective yield. Notes: Yield reflects current earnings of the money market and not necessarily estimated total returns.										

Source: Morningstar®

### Resource Links

**P - Prospectus**

**M - Morningstar**

## ASSET CLASS MATRIX

	Value	Blend	Growth
<b>Large Cap</b>	John Hancock/BlackRock	Hartford Cap App/Dreyfus S&P 500	Marsico Growth
<b>Mid Cap</b>		Calamos Growth Fund	
<b>Small Cap</b>	Delaware Small Cap Core		
<b>International</b>		Fidelity Advisor Intl Discovery	
<b>Fixed Income</b>		PIMCO Total Return	
<b>Money Market</b>	John Hancock Money Market		



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 historical 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 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. The mutual funds listed above are a proposed list of funds and may be subject to change. Per the prospectus, some of the above funds pay a 0.25% 12b-1 fee annually to the broker dealer of record and a 0% to 0.20% Sub-TA fee annually to the recordkeeper.