



Everence HSA Mutual Fund Investment Options

Expanded investment options give more investment options within this HSA investment plan. It is now possible to invest in Environment, Social and Governance Funds (ESG) or those funds that do not screen out any companies. All mutual funds will now be institutionally priced. This is the lowest cost available for any mutual fund and will help offset the one half of one percent (0.5%) now being charged for record-keeping and administration. Part of these costs used to be found in the expenses charged by the mutual fund but using institutionally priced funds lowers the mutual fund expenses for all investors.

Asset Class	Short Term	Intermediate Term	High Yield/Low Grade
Guaranteed or Stable Value Fund	Vanguard Federal Money Market (VMFXX)		
Fixed Income Funds	Vanguard Short Term Bond Index (VBIRX)	American Funds Bond Fund of America (RFBGX) Praxis Impact Bond (MIIX) (ESG)	Diamond Hill Corporate Credit (DHSTX)
Stock Funds	Value	Blend	Growth
Large Cap Equity	American Funds American Mutual (RMFGX) Praxis Value Index (MVIIX) (ESG)	Vanguard 500 Index (VFIAX)	Principal Blue Chip (PGBHX) Praxis Growth Index (MMDEX) (ESG)
Mid Cap Equity	Fidelity Low Priced Stock (FLPSX)	Vanguard Mid Cap Index (VIMAX)	Black Rock Mid-Cap Growth (BMGKX)
Small Cap Equity	Franklin Small Cap Value (FRCSX)	Vanguard Small Cap Index (VSMAX)	MFS New Discovery (MNDKX)
International		MFS Research International (MRSKX) Praxis International Index (MPLIX) (ESG)	
Asset Allocation	Lifestyle	Lifecycle	Other
	Calvert Conservative Allocation (CFAIX) (ESG) Calvert Balanced (CBAIX) (ESG) Calvert Moderate Allocation (CLAIX) (ESG) Calvert Growth Allocation (CAGIX) (ESG)	Vanguard Target Retirement 2030 (VTHR) Vanguard Target Retirement 2040 (VFORX) Vanguard Target Retirement 2050 (VFIFX) Vanguard Target Retirement 2060 (VTTSX) Vanguard Target Retirement Income (VTINX)	TIAA -CREF Real Estate Secs (TIREX)

During the Transition or what is also called a Blackout period we are replacing a few of the funds to take advantage of better pricing. All our funds in the new line up will be the lowest cost funds available. These funds will all now be institutionally priced which will help offset the new fee being charged to recordkeep and administer this HSA investment platform.

Funds Being Replaced during Transition or Blackout	
New Fund	Fund Being Replaced
Calvert Conservative Allocation I (CFAIX)	Praxis Genesis Conservative A (MCONX)
Calvert Moderate Allocation I (CLAIX)	Praxis Genesis Moderate A (MBAPX)
Calvert Growth Allocation I (CAGIX)	Praxis Genesis Growth A (MGAFX)
Praxis Impact Bond I (MIIX)	Praxis Impact Bond A (MIIXA)
Praxis Value Index I (MVIIX)	Praxis Value Index A (MVIAX)
Praxis Growth Index I (MMDEX)	Praxis Growth Index A (MGNDX)
Praxis International Index I (MPLIX)	Praxis International Index A (MPLAX)