

Investment lineup

Performance as of 12/31/21



Our investment offerings are segmented into passive and active strategies which gives novice and experienced investors high-performing, low-cost choices.

P – Prospectus M – Morningstar

	Symbol	Resource link	YTD	1yr	3yr	5yr	10yr	Expense ratio
Asset allocation strategies								
Target date (passive)								
Vanguard Target Retirement Income	VTINX	<u>P</u> <u>M</u>	5.25	5.25	9.43	6.85	5.88	0.12
Vanguard Target Retirement 2015	VTXVX	<u>P</u> <u>M</u>	5.78	5.78	10.24	7.71	7.46	0.12
Vanguard Target Retirement 2020	VTWNX	<u>P</u> <u>M</u>	8.17	8.17	12.55	9.26	8.71	0.13
Vanguard Target Retirement 2025	VTTVX	<u>P</u> <u>M</u>	9.80	9.80	14.17	10.35	9.60	0.13
Vanguard Target Retirement 2030	VTHRX	<u>P</u> <u>M</u>	11.38	11.38	15.45	11.23	10.36	0.14
Vanguard Target Retirement 2035	VTTHX	<u>P</u> <u>M</u>	12.96	12.96	16.66	12.06	11.10	0.14
Vanguard Target Retirement 2040	VFORX	<u>P</u> <u>M</u>	14.56	14.56	17.89	12.88	11.69	0.14
Vanguard Target Retirement 2045	VTIVX	<u>P</u> <u>M</u>	16.16	16.16	19.06	13.55	12.03	0.15
Vanguard Target Retirement 2050	VFIFX	<u>P</u> <u>M</u>	16.41	16.41	19.19	13.62	12.07	0.15
Vanguard Target Retirement 2055	VFFVX	<u>P</u> <u>M</u>	16.44	16.44	19.18	13.61	12.05	0.15
Vanguard Target Retirement 2060	VTTSX	<u>P</u> <u>M</u>	16.44	16.44	19.17	13.61	N/A	0.15
Vanguard Target Retirement 2065	VLXVX	<u>P</u> <u>M</u>	16.46	16.46	19.13	N/A	N/A	0.15
Target risk (active)								
American Funds Growth & Income	GAIHX	<u>P</u> <u>M</u>	16.75	16.75	18.55	13.44	N/A	0.33
American Funds Moderate Gr. & Income	BLPDX	<u>P</u> <u>M</u>	14.23	14.23	15.84	11.74	N/A	0.33
American Funds Conservative Gr. & Inc.	INPDX	<u>P</u> <u>M</u>	13.32	13.32	11.75	8.62	N/A	0.29

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Passive investment strategies									
Large cap									
Vanguard Total Stock Market Index	VITSX	P	M	25.73	25.73	25.78	17.99	16.30	0.03
Mid cap									
Vanguard Mid Cap Index	VIMAX	P	M	24.51	24.51	24.48	15.86	15.12	0.05
Small cap									
Vanguard Small Cap Index	VSMAX	P	M	17.73	17.73	21.33	13.49	14.16	0.05
International									
Vanguard Total International Stock Index	VTIAX	P	M	8.62	8.62	13.67	9.90	7.68	0.11
Fixed income									
Vanguard Total Bond Market Index	VBTLX	P	M	(1.58)	(0.92)	5.41	2.93	2.96	0.05
Active investment strategies									
Large cap									
T. Rowe Price US Large-Cap Core	RCLIX	P	M	25.69	25.69	23.58	17.21	15.98	0.58
Mid cap									
Vanguard Strategic Equity	VSEQX	P	M	30.86	30.86	22.29	12.89	15.09	0.17
Small cap									
Goldman Sachs Small Cap Eq. Insights	GCSIX	P	M	23.85	23.85	18.44	11.12	12.82	0.84

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Active investment strategies (continued)								
International								
MFS International Value	MINIX	P M	10.59	10.59	18.80	14.17	12.50	0.72
Oppenheimer Developing Markets	ODVIX	P M	(7.13)	(7.13)	10.81	10.19	6.65	0.82
Fixed Income								
Calvert Short Duration Income	CDSIX	P M	1.13	1.13	4.09	3.03	2.93	0.51
Dodge & Cox Income	DODIX	P M	(0.91)	(0.91)	5.97	4.37	4.07	0.42
PIMCO Income	PIMIX	P M	2.61	2.61	5.46	5.08	6.97	0.62
Real assets/inflation protection								
PIMCO Inflation Response MultiAsset	PIRMX	P M	13.83	13.83	11.05	7.45	4.07	0.73
Money market								
Fidelity Instl. Money Market Govt. Portfolio	FRGXX	P M	0.01	0.01	0.84	1.01	N/A	0.14

Source: USB Financial Services Inc. All funds are “no load” funds.

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 Health Savings Account (HSA) are purchased at Net Asset Value (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.