

ARCUS Financial Bank

HSA Mutual Fund Options

Updated 7/31/2009

| | Symbol | Resource Links | YTD | 1yr | 3yr | 5yr | 10yr | Since Inception | Expense Ratio | |
|--|--------|----------------|-------|--------|-------|-------|-------|-----------------|---------------|--|
| Large Cap Value | | | | | | | | | | |
| BlackRock Equity Dividend | MDDVX | P M | 8.4% | -20.0% | -3.4% | 4.6% | 4.0% | 8.4% | 1.03 | |
| Load Waived: Normal Load 5.25% Class A ★★★★★ | | | | | | | | | | |
| Large Cap Blend | | | | | | | | | | |
| Hartford Capital Appreciation | ITHAX | P M | 26.4% | -21.8% | -3.7% | 4.0% | 5.8% | 12.5% | 1.11 | |
| Load Waived: Normal Load 5.50% Class A ★★★★★ | | | | | | | | | | |
| Large Cap Growth | | | | | | | | | | |
| John Hancock Large Cap Equity | TAGRX | P M | 19.4% | -24.5% | 2.7% | 8.6% | 2.9% | na | 1.11 | |
| Load Waived: Normal Load 5.00% Class A ★★★★★ | | | | | | | | | | |
| Mid Cap | | | | | | | | | | |
| Munder Mid-Cap Core Growth | MGOAX | P M | 15.5% | -24.5% | -5.2% | 2.7% | 7.9% | 3.2% | 1.32 | |
| Load Waived: Normal Load 5.50% Class A ★★★★★ | | | | | | | | | | |
| International | | | | | | | | | | |
| American Fds Capital World Global | CWGFY | P M | 16.4% | -18.8% | -1.5% | 6.8% | 7.2% | 6.1% | 0.76 | |
| No Load Class F ★★★★★ | | | | | | | | | | |
| Index | | | | | | | | | | |
| Mainstay S&P 500 Index | MSXAX | P M | 10.6% | -20.3% | -6.6% | -0.7% | -1.7% | -2.0% | 0.60 | |
| Load Waived: Normal Load 3.00% Class A ★★★★★ | | | | | | | | | | |
| Fixed Income | | | | | | | | | | |
| PIMCO Total Return | PTTAX | P M | 8.4% | 11.1% | 8.2% | 6.1% | 6.8% | 6.7% | 0.90 | |
| Load Waived: Normal Load 3.75% Class A ★★★★★ | | | | | | | | | | |

Source: Morningstar®

Resource Links

P - Prospectus

M - Morningstar®

ASSET CLASS MATRIX

| | Value | Blend | Growth |
|----------------------|---------------------------|-----------------------------|----------------------------|
| Large Cap | BlackRock Equity Dividend | Hartford Cap / Mainstay S&P | John Hancock Large Equity |
| Mid Cap | | | Munder Mid-Cap Core Growth |
| Small Cap | | | |
| International | | Amer Fds Capital World GI | |
| Fixed Income | | | PIMCO Total Return |

· NOT FDIC INSURED · May lose value · No bank guarantee



Member FINRA/SIPC
Registered Investment Advisor

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 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.