



U.S. Bank Healthcare Payment Solutions HSA Investment Summary

Consumer directed healthcare is changing the way consumers use their healthcare dollars and the way they pay for medical expenses. A High Deductible Health Plan (HDHP) paired with a Health Savings Account (HSA) provides the necessary financial incentive to become a smarter healthcare consumer.

U.S. Bank recognizes the need for individuals to manage future medical expenses and/or save for retirement. We provide the flexibility and choice to invest a portion of your HSA balance in a diverse array of mutual funds from respected fund families. You are in control of your HSA dollars and only you can determine how best to spend or save according to your lifestyle.

Your HSA transaction account balance is automatically invested in an FDIC insured, interest bearing deposit account with U.S. Bank. When your account balance exceeds the program's pre-determined investment threshold, you can elect to have excess funds directed into the HSA investment allocation of your choosing*.

U.S. Bank Healthcare Payment Solutions Standard Fund Options

Target Maturity Lifecycle Funds	Ticker	Asset Allocation Lifecycle Funds	Ticker
Fidelity Advisor Freedom – 2010 T	FCFTX	Nuveen Strategy Conservative Allocation A	FSFIX
Fidelity Advisor Freedom – 2020 T	FDTFX	Nuveen Strategy Balanced Allocation Fund A	FSGNX
Fidelity Advisor Freedom – 2030 T	FTFEX	Nuveen Strategy Growth Allocation A	FAGSX
Fidelity Advisor Freedom – 2040 T	FTFFX	Nuveen Strategy Aggressive Growth Allocation A	FAAGX
Index Funds		Value Funds	
Nuveen Equity Index A	FAEIX	Nuveen Large Cap Value A	FASKX
Nuveen Mid Cap Index A	FDXAX	Nuveen Mid Cap Value A	FASEX
Nuveen Small Cap Index A	FMDAX	Nuveen Small Cap Value A	FSCAX
Growth Funds		Money Market, Bond, International	
Nuveen Large Cap Growth Opportunities A	FRGWX	First American Prime Obligations A	FIVXX
Nuveen Mid Cap Growth Opportunities A	FRSLX	Nuveen Core Bond A	FAFIX
Nuveen Small Cap Growth Opportunities A	FRMPX	Nuveen International A	FAIAX

The table above lists the investment options available as part of the standard U.S. Bank Healthcare Payment Solutions HSA. Your actual investment options may vary depending on your specific HSA plan.

*Note: Investment products, including shares of mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the FDIC, or any other government agency. An investment in such products involves investment risk, including possible loss of principal.



U.S. Bank Healthcare Payment Solutions Standard Fund Options

First American Prime Obligations Fund (A)

The Fund seeks maximum current income to the extent consistent with preservation of capital and maintenance of liquidity. The Fund invests in high-quality short-term debt obligations, including securities issued by the U.S. government or one of its agencies or instrumentalities.

Nuveen Core Bond Fund (A)

The Fund seeks high current income consistent with limited risk to capital. The Fund normally invests primarily in debt securities such as US government securities, mortgage-backed securities, and corporate debt obligations. The Fund may invest up to 25% in foreign debt obligations.

Nuveen Equity Index Fund (A)

The Fund seeks investment results that correspond to the performance of the S&P 500 Index. The Fund normally invests primarily in common stocks included in the Index. The Index consists of 500 stocks and tracks the performance of the large cap U.S. equity market.

Nuveen Large Cap Value Fund (A)

The Fund seeks capital appreciation; current income is secondary. The Fund normally invests primarily in common stocks of large-capitalization companies believed to be undervalued, exhibit good or improving fundamentals, and exhibit an identifiable catalyst that could close the gap between market value and fair value over the next one to two years.

Nuveen Large Cap Growth Opportunities Fund (A)

The Fund seeks long-term growth of capital. The Fund normally invests primarily in common stocks of large-capitalization companies believed to exhibit the potential for superior growth. The Fund may invest a small percentage in non-dollar denominated equity securities of foreign issuers.

Nuveen Mid Cap Index Fund (A)

The Fund seeks investment results that correspond to the performance of the S&P Mid Cap 400 Index. The Fund normally invests primarily in common stocks included in the Index. The Index consists of 400 stocks and represents the mid range sector of the U.S. stock market.

Nuveen Mid Cap Value Fund (A)

The Fund seeks capital appreciation. The Fund normally invests primarily in common stocks of mid-capitalization companies believed to be undervalued, exhibit good or improving fundamentals and manifest an identifiable catalyst that could close the gap between market value and fair value over the next one to two years.



Nuveen Mid Cap Growth Opportunities Fund (A)

The Fund seeks capital appreciation. The Fund normally invests primarily in common stocks of mid-capitalization companies, defined as companies within the market capitalization range of companies constituting the Russell Midcap Index, believed to exhibit the potential for superior growth.

Nuveen Small Cap Index Fund (A)

The Fund seeks investment results that correspond to the performance of the Russell 2000 Index. The Fund normally invests primarily in common stocks included in the Index.

Nuveen Small Cap Value Fund (A)

The Fund seeks capital appreciation. The Fund normally invests primarily in common stocks of small-capitalization companies believed to be undervalued, exhibit good or improving fundamentals and manifest an identifiable catalyst that could close the gap between market value and fair value over the next one to two years.

Nuveen Small Cap Growth Opportunities Fund (A)

The Fund seeks growth of capital. The Fund normally invests primarily in common stocks of small-capitalization companies believed to exhibit the potential for superior growth.

Nuveen International Fund (A)

The Fund seeks long-term growth of capital. The Fund normally invests primarily in equity securities of foreign issuers that trade in U.S. or foreign markets, depositary receipts representing shares of foreign issuers, and ETFs and other investment companies that provide exposure to foreign issuers.

Nuveen Strategy Conservative Allocation (A)

The Fund seeks a high level of current income consistent with limited risk to capital. The Fund is a "fund of funds," investing primarily in a combination of underlying funds in the following target ranges: 10-55% in equity funds, 30-90% in fixed income funds, 0-35% in Prime Obligations Fund and cash and 0-10% in other securities.

Nuveen Strategy Balanced Allocation (A)

The Fund seeks both capital growth and current income. The Fund is a "fund of funds," investing primarily in a combination of underlying funds in the following target ranges: 30-75% in equity funds, 15-70% in fixed income funds, 0-35% in Prime Obligations Fund and cash and 0-10% in other securities.

Nuveen Strategy Growth Allocation (A)

The Fund seeks capital growth with a moderate level of current income. The Fund is a "fund of funds," investing primarily in a combination of underlying funds in the following target ranges: 45-90% in equity funds, 0-55% in fixed income funds, 0-35% in Prime Obligations Fund and cash and 0-10% in other securities.



Nuveen Strategy Aggressive Growth Allocation (A)

The Fund seeks a high level of capital growth. The Fund is a "fund of funds," investing primarily in a combination of underlying funds in the following target ranges: 55-100% in equity funds, 0-45% in fixed income funds, 0-35% in Prime Obligations Fund and cash and 0-10% in other securities.

Fidelity Advisor Freedom 2010 Fund (T)

The Fund seeks high total return and, secondarily, principal preservation as the fund approaches its target date and beyond. The Fund invests in a combination of underlying Fidelity domestic and foreign equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2010.

Fidelity Advisor Freedom 2020 Fund (T)

The Fund seeks high total return and, secondarily, principal preservation as the fund approaches its target date and beyond. The Fund invests in a combination of underlying Fidelity domestic and foreign equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2020.

Fidelity Advisor Freedom 2030 Fund (T)

The Fund seeks high total return and, secondarily, principal preservation as the fund approaches its target date and beyond. The Fund invests in a combination of underlying Fidelity domestic and foreign equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2030.

Fidelity Advisor Freedom 2040 Fund (T)

The Fund seeks high total return and, secondarily, principal preservation as the fund approaches its target date and beyond. The Fund invests in a combination of underlying Fidelity domestic and foreign equity funds, bond funds, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2040.

All of  serving you™

Mutual fund investing involves risk; principal loss is possible.

FAF Advisors, Inc., a registered investment advisor and subsidiary of U.S. Bank National Association, serves as investment advisor to First American Funds. First American Funds are distributed by Quasar Distributors, LLC, an affiliate of the investment advisor.

This Health Savings Account (HSA) is a custody account with U.S. Bank serving as the custodian. Terms and conditions of the HSA are included in your HSA Application and Agreement. U.S. Bank deposit products that are held in the HSA are FDIC insured, subject to FDIC insurance limits. FDIC insurance is calculated on end-of-day ledger balances in your deposit account which may include funds deducted from your available balance for investment purchases that have not yet settled.

*Non-deposit investment products, such as mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the Federal Deposit Insurance Company (FDIC), or any other government agency. Past returns of investment products do not guarantee future results. Mutual fund prospectuses provide detailed information about fund investment objectives and fees. Read a mutual fund's current prospectus carefully before investing.

U.S. Bank does not provide legal, tax, or investment advice to HSA accountholders. Contact a qualified accountant, attorney or investment adviser for tax, legal or investment advice.

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