

# Health Savings Account Investment Options

<b>Fund Name</b>	<b>Morningstar Category</b>	<b>Class</b>	<b>Symbol</b>	<b>Total Operating Expense (%) Gross</b>
<b>American Funds Capital World Growth &amp; Income Fund</b>	World Large Stock	Class F2	WGIFX	0.54%
<b>American Funds International Growth and Income Fund</b>	Foreign Large Blend	Class R6	RIGGX	0.55%
<b>BlackRock Equity Dividend Fund</b>	Large Value	Class K	MKDVB	0.60%
<b>BlackRock High Yield Bond Portfolio</b>	High Yield Bond	Class K	BRHYX	0.50%
<b>Carillon Scout Mid Cap Fund Class R-6</b>	Mid Cap Blend	Class R6	CSMUX	0.90%
<b>ClearBridge Appreciation Fund Class IS</b>	Large Blend	Class IS	LMESX	0.58%
<b>ClearBridge Small Cap Growth Fund Class IS</b>	Small Growth	Class IS	LMOIX	0.78%
<b>Cohen &amp; Steers Global Realty Shares, Inc.</b>	Global Real Estate	Class Z	CSFZX	0.88%
<b>Columbia Mid Cap Index Fund Institutional Class<sup>1</sup></b>	Mid Cap Blend	Class Z	NMPAX	0.33%
<b>Columbia Small Cap Index Fund Institutional Class<sup>1</sup></b>	Small Blend	Class Z	NMSCX	0.20%
<b>Hartford Schroders Emerging Markets Equity Fund</b>	Diversified Emerging Mkts	Class SDR	SEMTX	1.10%
<b>iShares MSCI Total International Index Fund Class K<sup>1</sup></b>	Foreign Large Blend	Class K	BDOKX	0.12%
<b>iShares S&amp;P 500 Fund Class K<sup>1</sup></b>	Large Blend	Class K	WFSPX	0.03%
<b>iShares U.S. Aggregate Bond Index Class K<sup>1,2</sup></b>	Intermediate Term Bond	Class K	WFBIX	0.06%
<b>MainStay Large Cap Growth Fund Class I</b>	Large Growth	Class I	MLAIX	0.73%
<b>Northern Global Sustainability Index Fund<sup>1</sup></b>	World Large Stock	N/A	NSRIX	0.30%
<b>Nuveen Small Cap Value Fund Class R6</b>	Small Value	Class R6	FSCWX	0.82%
<b>PIMCO CommodityRealReturn Strategy Fund Class<sup>3</sup></b>	Commodities Broad Basket	Class I	PCRIX	1.60%
<b>PIMCO Low Duration Fund Institutional Class</b>	Short Term Bond	Class I	PTLDX	0.71%
<b>PIMCO Total Return Fund Institutional Class</b>	Intermediate Term Bond	Class I	PTTRX	0.71%
<b>Vanguard FTSE Social Index Fund<sup>1</sup></b>	Large Blend	Admiral	VFTAX	0.14%
<b>Vanguard Inflation-Protected Securities Fund</b>	Inflation Protected Bond	Admiral	VAIPX	0.10%

All data is accurate as of November 30, 2019 and is subject to change

Your investment in mutual funds:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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<b>Vanguard LifeStrategy Conservative Growth Fund<sup>4,5</sup></b>	Allocation--30% to 50% Equity	Investor	VSCGX	0.12%
<b>Vanguard LifeStrategy Growth Fund<sup>4,5</sup></b>	Allocation--70% to 85% Equity	Investor	VASGX	0.14%
<b>Vanguard LifeStrategy Moderate Growth Fund<sup>4,5</sup></b>	Allocation --50% to 70% Equity	Investor	VSMGX	0.13%
<b>Vanguard Target Retirement 2015 Fund<sup>4,5</sup></b>	Target Date- 2015	Investor	VTXVX	0.13%
<b>Vanguard Target Retirement 2020 Fund<sup>4,5</sup></b>	Target Date- 2020	Investor	VTWNX	0.13%
<b>Vanguard Target Retirement 2025 Fund<sup>4,5</sup></b>	Target Date- 2025	Investor	VTTVX	0.13%
<b>Vanguard Target Retirement 2030 Fund<sup>4,5</sup></b>	Target Date- 2030	Investor	VTHRX	0.14%
<b>Vanguard Target Retirement 2035 Fund<sup>4,5</sup></b>	Target Date- 2035	Investor	VTTHX	0.14%
<b>Vanguard Target Retirement 2040 Fund<sup>4,5</sup></b>	Target Date- 2040	Investor	VFORX	0.14%
<b>Vanguard Target Retirement 2045 Fund<sup>4,5</sup></b>	Target Date- 2045	Investor	VTIVX	0.15%
<b>Vanguard Target Retirement 2050 Fund<sup>4,5</sup></b>	Target Date- 2050	Investor	VFIFX	0.15%
<b>Vanguard Target Retirement 2055 Fund<sup>4,5</sup></b>	Target Date- 2055	Investor	VFFVX	0.15%
<b>Vanguard Target Retirement 2060 Fund<sup>4,5</sup></b>	Target Date- 2060	Investor	VTTSX	0.15%
<b>Vanguard Target Retirement Income Fund<sup>4,5</sup></b>	Target Date- Retirement	Investor	VTINX	0.12%
<b>Vanguard Total World Stock Index<sup>1</sup></b>	World Large Stock	Admiral	VTWAX	0.10%
<b>Voya Small Company Fund</b>	Small Blend	Class R6	VYSEX	0.99%

The mutual funds listed represent the core investment menu for the Bank of America Health Savings Account. If you have an account through your employer, you may have different mutual fund options. Please login to the member website and select Manage Investments to view your fund line up.

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<sup>1</sup> It is not possible to invest directly in an index.

<sup>2</sup>An investment in the Fund is neither insured nor guaranteed by the U.S. government.

<sup>3</sup> Investing in commodities or the securities of companies operating in the commodities market involves a high degree of risk, including leveraging strategies and other speculative investment practices that may increase the risk of investment loss, including the principal value invested. Investments may be highly illiquid and subject to high fees and expenses.

<sup>4</sup>As a "fund of funds" this Portfolio, as a shareholder of underlying mutual funds, will indirectly bear its pro rata share of the expenses incurred by the underlying funds.

<sup>5</sup>The target date for these funds is the approximate date when an investor plans to start withdrawing the assets from their retirement account. The principal value of these funds is not guaranteed at any time, including at the target date. These funds are designed to become more conservative over time as the target date approaches.

Investing involves risk, including possible loss of the principal value invested. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with investing. Bear in mind that higher return potential is accompanied by higher risk.

**Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on the member website at [myhealth.bankofamerica.com](http://myhealth.bankofamerica.com) or by calling Customer Care at (800) 718-6710. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.**

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Mutual Fund investment offerings for the Bank of America HSA are made available by MLPF&S, a wholly owned subsidiary of BofA Corp. Investments in mutual funds are held in an omnibus account at MLPF&S in the name of BANA, for the benefit of all HSA account owners. Recommendations as to HSA investment menu options are provided to BANA by the Chief Investment Office ("CIO"), Global Wealth & Investment Management ("GWIM"), a division of BofA Corp. The CIO, which provides investment strategies, due diligence, portfolio construction guidance and wealth management solutions for GWIM clients, as part of the Investment Solutions Group (ISG) of GWIM.