

# PAYFLEX<sup>®</sup>

## Bank of New York Mellon (BNY) investment platform mutual fund listing

Effective as of: Sept. 1, 2017

Fund Name	Ticker	Asset Class	Expense Ratio	Prospectus
<b>Equity Funds</b>				
JPMorgan Large Cap Growth Fund – Select Class	SEEGX	U.S. Large Growth Stocks	0.89%	<a href="#">VIEW</a>
Schwab Fundamental US Large Company Index Fund	SFLNX	U.S. Large Value Stocks	0.35%	<a href="#">VIEW</a>
Davis New York Venture Fund Class Y	DNVYX	U.S. Large Blend Stocks	0.63%	<a href="#">VIEW</a>
Vanguard 500 Index Admiral	VFIAX	U.S. Large Blend Stocks	0.05%	<a href="#">VIEW</a>
Vanguard Dividend Appreciation Index Investor	VDAIX	U.S. Large Blend Stocks	0.19%	<a href="#">VIEW</a>
Parnassus Mid Cap Fund <sup>SM</sup> Institutional Shares	PFFMX	U.S. Mid Growth Stocks	0.80%	<a href="#">VIEW</a>
American Century Investments <sup>®</sup> Mid Cap Value Fund Institutional Class	AVUAX	U.S. Mid Value Stocks	0.80%	<a href="#">VIEW</a>
Oppenheimer Main Street Small- & Mid-Cap Fund <sup>®</sup> Class Y	MIGYX	U.S. Mid Blend Stocks	0.69%	<a href="#">VIEW</a>
Artisan Small Cap Fund Institutional Shares	APHSX	U.S. Small Growth Stocks	1.01%	<a href="#">VIEW</a>
Vanguard Small Cap Index Fund	VSMAX	U.S. Small Blend Stocks	0.08%	<a href="#">VIEW</a>
Dodge & Cox International Stock Fund	DODFX	International Developed Stocks	0.64%	<a href="#">VIEW</a>
Thornburg International Value Fund Class I	TGVIX	International Developed Stocks	0.90%	<a href="#">VIEW</a>
Vanguard Developed Markets Index Adm	VTMGX	International Developed Stocks	0.09%	<a href="#">VIEW</a>
Vanguard Emerging Markets Stock Index Adm	VEMAX	Emerging Markets Stocks	0.15%	<a href="#">VIEW</a>
<b>Bond Funds</b>				
Managers Intermediate Duration Government Fund	MGIDX	U.S. Government Bonds	0.96%	<a href="#">VIEW</a>
Dodge & Cox Income Fund	DODIX	U.S. Intermediate Bonds	0.43%	<a href="#">VIEW</a>
MetWest Total Return Bond Fund Class M Shares	MWTRX	U.S. Intermediate Bonds	0.67%	<a href="#">VIEW</a>
Vanguard Long-Term Bond Fund	VBLTX	U.S. Long Bonds	0.16%	<a href="#">VIEW</a>
<b>Other Funds</b>				
American Funds 2020 Target Date Retire R6	RRCTX	Target Retirement	0.37%	<a href="#">VIEW</a>
American Funds 2025 Target Date Retire R6	RFDTX	Target Retirement	0.39%	<a href="#">VIEW</a>
American Funds 2030 Target Date Retire R6	RFETX	Target Retirement	0.41%	<a href="#">VIEW</a>
American Funds 2035 Target Date Retire R6	RFFTX	Target Retirement	0.42%	<a href="#">VIEW</a>
American Funds 2040 Target Date Retire R6	RFGTX	Target Retirement	0.43%	<a href="#">VIEW</a>
American Funds 2045 Target Date Retire R6	RFHTX	Target Retirement	0.43%	<a href="#">VIEW</a>
American Funds 2050 Target Date Retire R6	RFITX	Target Retirement	0.43%	<a href="#">VIEW</a>
American Funds 2055 Target Date Retire R6	RFKTX	Target Retirement	0.45%	<a href="#">VIEW</a>
Vanguard LifeStrategy Conservative Growth Investor	VSCGX	Asset Allocation	0.13%	<a href="#">VIEW</a>
Vanguard LifeStrategy Moderate Growth Investor	VSMGX	Asset Allocation	0.14%	<a href="#">VIEW</a>

\*Funds listed are subject to change.

# Asset Class Definitions

## Equity funds:

- **Growth Stock funds** invest in stocks that have above average earnings growth and little to no dividend payouts. Companies will reinvest earnings into expansion, acquisitions, and/or research development.
- **Value Stock funds** invest in stocks that are believed to be undervalued in price and are likely to pay dividends.
- **Blend Stock funds** invest in a combination of growth and value stocks.
- **International Developed Stock funds** invest in non-U.S. companies in developed countries.
- **Emerging Markets Stock funds** invest in non-U.S. companies in developing countries.

## Bond funds:

- **Intermediate Bond funds** invest in bonds with maturities of 5 years to 10 years from a wide variety of issuers.
- **Long Bond funds** invest in bonds with maturities greater than 10 years from a wide variety of issuers.
- **Government bond funds** invest in bonds issued or guaranteed by the U.S. government.

## Other funds:

- **Target Retirement funds** change their investments over time to meet goals you plan to reach at a specific time, such as retirement. Typically, target-date funds are sold by date, such as a 2025 fund. The farther away the date is, the greater the risks the fund usually takes. As the target date approaches, the fund changes its balance of investments to emphasize conserving the value it has built up and to shift toward income-producing investments.
- **Asset Allocation funds** invest in a mixture of stocks and bonds to build a diversified portfolio across both asset classes.

There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

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