



MFS FUNDS LIST



HealthSavings is proud to offer health savings accounts (HSAs) with access to 22 MFS funds, 8 of which are target date funds.



With an HSA, clients can save for both current and future healthcare expenses.



We help clients achieve their long-term investment goals.



HealthSavings
ADMINISTRATORS
Investing in a Healthy Future

www.healthsavings.com

Account Owner acknowledges that a wide array of investment options is made available for the investment of funds held in the HSA. Account Owner understands and agrees that the Custodian is not providing any investment advice to Account Owner or any Authorized Agent and that Custodian is not an investment adviser registered under the Investment Advisers Act of 1940. Account Owner also acknowledges that some of the mutual funds or other investment options that are offered for purchase in the HSA may pay marketing and administrative services or other "revenue sharing" fees, including but not limited to so-called "12b-1" fees to the Custodian in connection with an investment in such funds.

The investment selection and monitoring process is based on peer ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. For each investment with at least a three-year history, OBS Financial (an SEC Registered Investment Adviser)

monitors the investments based on the following due diligence criteria: (1) Regulatory oversight, (2) Minimum track record, (3) Stability of the organization, (4) Assets in the investment, (5) Composition consistency with asset class, (6) Style consistency, (7) Expense ratio/fees relative to peers, (8) Risk adjusted performance relative to peers, and (9) Performance relative to peers.

Investments are evaluated periodically. Investments that satisfy all of the due diligence criteria receive a passing grade. OBS Financial will suggest a course of action for each investment that does not achieve a passing score. This suggestion may include additional monitoring (WATCH) of the investment, or replacing the investment in the lineup. This process is not intended, nor should it be used, as the sole source of information for reaching an investment decision. For more information on OBS Financial, please visit www.obsfinancialservices.com.

Fund	Ticker
MFS Lifetime Income Fund	MLLIX
MFS Lifetime 2020 Fund	MFLIX
MFS Lifetime 2025 Fund	LTTIX
MFS Lifetime 2030 Fund	MLTIX
MFS Lifetime 2035 Fund	LFEDX
MFS Lifetime 2040 Fund	MLFIX
MFS Lifetime 2045 Fund	LTMKX
MFS Lifetime 2050 Fund	MFFIX
MFS Lifetime 2055 Fund	LFIIX
MFS Aggressive Growth Allocation Fund	MIAGX
MFS Conservative Allocation Fund	MACIX
MFS Growth Allocation Fund	MGWIX
MFS Moderate Allocation Fund	MMAIX
MFS Growth Fund	MFEIX
MFS Value Fund	MEIIX
MFS Mid Cap Growth Fund	OTCIX
MFS Mid Cap Value Fund	MCVIX
MFS International Diversification Fund	MDIJX
MFS Total Return Bond Fund	MRBIX
MFS Total Return Fund	MTRIX
MFS Global Total Return Fund	MFWIX
MFS Diversified Income Fund	DIFIX

For more information, go to
<http://healthsavings.com/mfs>