T. ROWE PRICE
FUNDS LIST

13
FUNDS

HealthSavings is proud to offer health savings accounts (HSAs) with access to 13 T. Rowe Price funds, 11 of which are target date funds.

With the HSA, clients are not subject to the normal minimum investment requirements.

We help clients achieve their long-term investment goals.

Fund	Ticker
T. Rowe Price Retirement 2010 Fund Advisor Class	PARAX
T. Rowe Price Retirement 2015 Fund Advisor Class	PARHX
T. Rowe Price Retirement 2020 Fund Advisor Class	PARBX
T. Rowe Price Retirement 2025 Fund Advisor Class	PARJX
T. Rowe Price Retirement 2030 Fund Advisor Class	PARCX
T. Rowe Price Retirement 2035 Fund Advisor Class	PARKX
T. Rowe Price Retirement 2040 Fund Advisor Class	PARDX
T. Rowe Price Retirement 2045 Fund Advisor Class	PARLX
T. Rowe Price Retirement 2050 Fund Advisor Class	PARFX
T. Rowe Price Retirement 2055 Fund Advisor Class	PAROX
T. Rowe Price Retirement 2060 Fund Advisor Class	TRRYX
T. Rowe Price Retirement Income Fund Advisor Class	PARIX
T. Rowe Price Prime Reserve Fund	PRRXX

For more information, go to
http://healthsavings.com/troweprice

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ADMINISTRATORS
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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.