



HSA Mutual Funds

| | Ticker |
|-----------------------------------------------------|--------|
| BOND | |
| American Funds Bond Fund of America R4 | RBFEX |
| American Funds Intermediate Bond Fund of America R4 | RBOEX |
| American Funds Hi Inc Tr R4 | RITEX |
| BALANCED/LIFESTYLE | |
| American Funds American Balanced R4 | RLBEX |
| T. Rowe Price Retirement Income Adv | PARIX |
| Van Kampen Equity & Income A | ACEIX |
| GROWTH & INCOME | |
| American Funds Fundamental Invs R4 | RFNEX |
| Vanguard 500 Index | VFINX |
| GROWTH | |
| American Funds Growth Fund of America R4 | RGAEX |
| T. Rowe Price Growth Stock Adv | TRSAX |
| AGGRESSIVE EQUITY | |
| Janus Mid Cap Value Inv | JMCVX |
| American Century Vista Inv | TWCVX |
| FOREIGN/INTERNATIONAL | |
| Dodge & Cox International Stock | DODFX |
| American Funds Capital World G/I R4 | RWIEX |

Terms and conditions of the HSA are included in the HSA custodial agreement. Please contact an HSA Service Representative at 1-877-HSA-7800 (472-7800) for additional information. Sovereign Bank deposit balances that are held in the HSA are FDIC insured, subject to FDIC insurance limits. Non-deposit investment products, such as mutual funds, that may be held in the HSA:

| ARE NOT FDIC INSURED | ARE NOT BANK ISSUED OR GUARANTEED | MAY LOSE VALUE |
|----------------------|-----------------------------------|----------------|
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Sovereign Bank is not a registered investment adviser and is not acting in the capacity of an investment adviser. Sovereign Bank does not provide legal, tax, or investment advice to HSA Account Holders. Contact a qualified accountant, attorney or investment adviser to address these questions. Participation in the investment program is voluntary. Sovereign Bank makes no representations with respect to the mutual funds or portfolio allocation models offered.

Before investing please consider the investment objectives, risks, charges and expenses of the mutual funds carefully. For more complete information, please consult the prospectuses for each mutual fund which can be found on the Sovereign HSA web site. Read these documents carefully before investing. **Past performance does not guarantee future results.**

HSA Deposit Account balances are held in a custodial account at Sovereign Bank. Investments in mutual funds are held in an omnibus account at Matrix Settlement and Clearing, LLC ("MSCS") in the name of Canopy Financial, for the benefit of Sovereign HSA Account Holders.

Recordkeeping and administrative services for your HSA Investment Account are provided by Canopy Financial ("Canopy"); securities transactions for your HSA are introduced by MSCS Financial Services, LLC ("MSCS Financial"), member FINRA/SIPC. MSCS Financial is a wholly owned subsidiary of MSCS. CBIZ Financial Solutions, Inc. ("CBIZ"), a registered investment adviser and subsidiary of Century Business Services, Inc. has selected the mutual funds available for investment and has developed portfolio allocation models. CBIZ does not provide investment advice to HSA Account Holders. Sovereign Bank, N.A., Canopy, MSCS and CBIZ are not affiliated companies.

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