



Everence HSA Mutual Fund Investment Options

Everence Federal Credit Union investment HSAs are record-kept by our partner, Devenir, which provides multiple investment options. This is a self-directed account so you can select the investments that are right for you.

You can invest in Environment, Social and Governance (ESG) funds or funds that do not screen out any companies. All mutual funds are institutionally price — providing the lowest cost available for any mutual fund.

A 0.125% quarterly investment asset management fee (\$1.25 per \$1,000 balance, \$2.50 minimum) will be deducted from your mutual fund account, but there are no separate fees or sales charges for your investment transactions. The maximum annual fee is \$500.

Asset Class	Short Term	Intermediate Term	High Yield/Low Grade
Guaranteed or Stable Value Fund	Vanguard Federal Money Market (VMFXX)		
Fixed Income Funds	Vanguard Short Term Bond Index (VBIRX)	American Funds Bond Fund of America (RFBGX) Praxis Impact Bond (MIII) (ESG)	Diamond Hill Corporate Credit (DHSTX)
Stock Funds	Value	Blend	Growth
Large Cap Equity	American Funds American Mutual (RMFGX) Praxis Value Index (MVII) (ESG)	Vanguard 500 Index (VFIAX)	Principal Blue Chip (PGBHX) Praxis Growth Index (MMDEX) (ESG)
Mid Cap Equity	Fidelity Low Priced Stock (FLPSX)	Vanguard Mid Cap Index (VIMAX)	Black Rock Mid-Cap Growth (BMGKX)
Small Cap Equity	Franklin Small Cap Value (FRCSX)	Vanguard Small Cap Index (VSMAX)	MFS New Discovery (MNDKX)
International		MFS Research International (MRSKX) Praxis International Index (MPLIX) (ESG)	
Asset Allocation	Lifestyle	Lifecycle	Other
	Calvert Conservative Allocation (CFAIX) (ESG) Calvert Balanced (CBAIX) (ESG) Calvert Moderate Allocation (CLAIX) (ESG) Calvert Growth Allocation (CAGIX) (ESG)	Vanguard Target Retirement 2030 (VTHR) Vanguard Target Retirement 2040 (VFOR) Vanguard Target Retirement 2050 (VFIF) Vanguard Target Retirement 2060 (VTTS) Vanguard Target Retirement Income (VTIN)	TIAA -CREF Real Estate Secs (TIREX)

Learn more or open an account at everence.com/HSA.

If you would like to transition your standard HSA account to an investment HSA account, call 800-451-5719.