

Learn more about the Bank of America Health Savings Account (HSA)

You'll find important and useful information on the following HSA topics in this document:

- Overview
- About the HSA
- Bank of America HSA Payroll Deduction
- Maximum HSA Contributions in 2010
- HSA Eligible Expenses
- HSA Calculator
- Administrative Fee
- Turning Age 65
- Following Open Enrollment
- Interest Rate and Fund Fact Sheets

Helpful Telephone Numbers and Links:

- Bank of America HSA Sign In Page: bankofamerica.com/benefitslogin
- Bank of America HSA Customer Care: **1.866.567.3993**, 8:00 a.m. - 11:00 p.m. Eastern, Monday through Friday
- GM Benefits Home Page: www.gmbenefits.com for HSA or other benefits enrollment information

Overview:

General Motors is pleased to offer salaried employees and retirees under age 65 the opportunity to fund a Health Savings Account (HSA) with Bank of America. Eligible employees may elect to contribute to a Bank of America HSA during the 2010 Flex Enrollment. Active employees may fund their Bank of America HSAs on a pre-tax basis through payroll deduction. Eligible retirees may make online electronic deposits from their personal checking or savings accounts, or send contribution checks directly to Bank of America.

We hope you find the following information helpful and informative as you make your Flex Enrollment elections for 2010.

About the HSA:

An HSA allows you to save and pay for current or future health care expenses in a tax-advantaged way. As a salaried employee you may contribute to your HSA on a pre-tax payroll deduction basis. You may also fund your HSA through easy online electronic deposits from your personal checking or savings account or by mailing a contribution check to Bank of America. If you are a salaried retiree under age 65, you may contribute to your HSA through online electronic contributions or by mailing a check to Bank of America. Remember, you must be enrolled in one of the HSA-qualified medical plans in order to enroll in the Bank of America HSA.

Important HSA Benefits:

- Contributions you make to your HSA belong to you - even if you choose to retire or leave GM in the future
- There is **no use it or lose it** rule like a Flexible Spending Account - use your funds as needed to pay for current health care expenses or roll over unused funds from year to year and continue to receive tax-free earnings
- Enjoy tax-advantaged earnings *and* tax-advantaged withdrawals to pay for your health care expenses
- Choose among a wide range of mutual funds to invest your tax-advantaged dollars for your future health care needs*

**Bank of America HSA
Payroll Deduction**

The Bank of America HSA allows salaried employees the opportunity to contribute to their HSA through pre-tax payroll deductions and save on taxes immediately. If you would prefer to send personal contributions and claim a tax deduction when you file your tax return, you are able to do so through the program's flexibility. However, the payroll deduction feature is typically more convenient than making personal contributions and claiming a tax deduction.

Note: The payroll deduction HSA feature is only available to active employees. During the 2010 Flex Enrollment, retirees under age 65 may elect to establish a Bank of America HSA. Contributions to the HSA may be made easily online via electronic deposit from personal checking or savings or by mailing contribution checks to Bank of America.

**Maximum HSA
Contributions in 2010**

In 2010, you can contribute up to \$3,050 for an individual and \$6,150 for a family into your HSA. An additional annual **catch-up** contribution is allowed for those participants ages 55 to 65. The catch-up contribution amount for 2010 is \$1,000.

HSA Eligible Expenses

To find a list of eligible expenses visit bankofamerica.com/benefitslogin and click on **Eligible Expenses** under **Tools and Resources**; this link provides you with a broad list of IRS-eligible HSA expenses.

HSA Calculator

Would you like to see what your HSA balance could look like over the next 10, 20 or 30 years? Bank of America offers an online tool that can help you see how your HSA savings can add up. To access this tool visit bankofamerica.com/benefitslogin and click on the **HSA Calculator** under **Tools and Resources**.

Administrative Fee

GM is paying the administrative fee for your HSA as long as you are:

- 1) enrolled in an HSA-qualified medical plan
- 2) not enrolled in Medicare
- 3) enrolled in the Bank of America HSA in 2010

GM will pay your monthly administrative fee for your Bank of America HSA as long as you are a retiree under age 65 or an active employee and are enrolled in one of the HSA-qualified medical plans. GM will not pay the monthly administrative fee for Wells Fargo HSAs (or any other HSAs you may have) after 12/31/09.

Turning Age 65

If you enroll in a consumer directed health plan and turn age 65 during the plan year, the IRS requires you to cease your HSA contributions. GM will pay your monthly administrative fee as long as you are an employee or retiree under age 65 and are enrolled in one of the Health Savings Account medical plans.

Following Open Enrollment

Once you have enrolled in the Bank of America HSA, Bank of America will mail these items to you:

HSA Welcome Kit

This welcome kit will explain how to manage your HSA. You will need to follow the instructions to set up your online ID so you can conveniently access and manage your HSA online anytime to check your balance, order cards for your spouse or dependents or to request payment to a health care provider.

HSA Visa® Debit Card

Your HSA Debit Card allows you to easily pay for eligible health care expenses directly from funds in your HSA. Be sure to activate your debit card as soon as you receive it by following the instructions on the label affixed to your card.

Interest Rate and Fund Fact Sheets

Funds in your Bank of America HSA cash account will earn interest and when your balance reaches \$1,000 you may choose to invest funds above that level in a wide range of mutual funds with varying levels of related risk and returns.* Bank of America offers 15 different investment choices for GM salaried employees and retirees. A fund overview chart and investment return information is included below.

*Investments in mutual funds:

Are Not Bank Issued · Are Not FDIC Insured · May Lose Value · No Bank Guarantee

Fund

Investment Objective

Higher
Risk/Return

Columbia Multi Advisor Intl (NIIAX)

The fund aims to deliver long-term capital appreciation through an actively managed portfolio of attractively valued non-U.S. company stocks.

Vanguard Small Cap Index (NAESX)

The fund seeks to track the performance of a benchmark index that measures the investment return of a small-capitalization stocks.

Columbia Small Cap Value II (COVAX)

The fund aims to deliver long-term growth of capital through an actively managed portfolio of undervalued small company stocks.

Columbia Mid Cap Growth (CBSAX)

This mid-cap growth fund focuses identifying companies with the potential for strong earnings and leading positions within their industries.

Vanguard Mid Cap Index (VIMSX)

The fund seeks to track the performance of a benchmark index that measures the investment return of a mid-capitalization stocks.

Columbia Mid Cap Value (CMUAX)

The fund aims to deliver capital appreciation and income through an actively managed portfolio of undervalued mid-sized company stocks.

Columbia Marsico Growth (NMGIX)

The fund seeks to invest in companies that have string franchises, improving returns and great growth opportunities.

Columbia Large Cap Enhanced (NMIAX)

The fund aims to produce consistent and modest excess returns of the S&P 500 index through rigorous analysis through each phase of the investment process.

Columbia Large Cap Value (NVLEX)

The fund aims to deliver long-term growth of capital through an actively managed portfolio of undervalued large company stocks.

Columbia Growth Lifestyle (NLGIX)

The fund is a diversified asset allocation portfolio that seeks capital appreciation.

Columbia G&I Lifestyle (NLGAX)

The fund is a diversified asset allocation portfolio that seeks current income along with modest growth.

Columbia Income Lifestyle (NLFAX)

The fund is a diversified asset allocation portfolio that seeks current income consistent with moderate fluctuation in principal.

Columbia Bal Lifestyle (NBIAX)

The fund is a diversified asset allocation portfolio that seeks total return over seven asset classes.

Columbia High Income (NAHAX)

The fund aims to deliver maximized income and attractive total return from an actively managed U.S. non-investment grade bond portfolio.

Columbia Income (LIAX)

This intermediate bond fund invests broadly in government, MBS/ABS and corporate bonds with an emphasis on both high-yield and corporate debt.

Lower
Risk/Return

The mutual fund performance data quoted represents past risk and performance, which is no guarantee of future results. Current risk and performance may be higher or lower than the data quoted.

Investments in mutual funds
Not Bank Issued • Not FDIC Insured • May Lose Value • No Bank Guarantee



Benefit Solutions™

	Large Cap	Mid Cap/ Small Cap	International	Lifestyle	Fixed Income
Value	Columbia Large Cap Value	Columbia Mid Cap Value Columbia Small Value II		Columbia Income Lifestyle	Columbia Income
Blend	Columbia Large Cap Enhanced	Vanguard Mid Cap Index Vanguard Small Cap Index	Columbia Multi Advisor Intl	Columbia Bal Lifestyle Columbia G&I Lifestyle	
Growth	Columbia Marsico Growth	Columbia Mid Cap Growth		Columbia Growth Lifestyle	Columbia High Income

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Bank of America Health Savings Account

Mutual Fund Options

Updated 8/31/2009

	Symbol	Resource Links			YTD	1yr	3yr	5yr	10yr	Since Inception	Expense Ratio
Large Cap Value											
Columbia Large Cap Value Load Waived: Normal Load 5.75%	NVLEX	P	F	M	13.8%	-17.1%	-7.3%	1.0%	0.7%	6.9%	1.10
Mid Cap Value											
Columbia Mid Cap Value Load Waived: Normal Load 5.75%	CMUAX	P	F	M	18.7%	-21.5%	-6.7%	3.1%	na	3.7%	1.17
Small Cap Value											
Columbia Small Cap Value II Load Waived: Normal Load 5.75%	COVAX	P	F	M	14.8%	-20.7%	-5.4%	3.1%	na	3.0%	1.32
Large Cap Growth											
Columbia Marsico Growth Load Waived: Normal Load 5.75%	NMGIX	P	F	M	15.3%	-21.1%	-5.7%	0.2%	-0.2%	3.0%	1.26
Mid Cap Growth											
Columbia Mid Cap Growth Load Waived: Normal Load 5.75%	CBSAX	P	F	M	25.8%	-22.4%	-2.7%	5.7%	3.6%	4.4%	1.29
International											
Columbia Multi-Advisor Intl Load Waived: Normal Load 5.75%	NIIAX	P	F	M	25.1%	-18.4%	-5.2%	4.9%	2%	4.1%	1.27
Index											
Columbia Large Cap Enhanced No Load	NMIAX	P	F	M	12.5%	-18.8%	-6.6%	0.2%	-0.9%	4.3%	0.89
Vanguard Mid Cap Index No Load	VIMSX	P	F	M	23.9%	-19.7%	-5.9%	3.4%	6.2%	5.2%	0.27
Vanguard Small Cap Index No Load	NAESX	P	F	M	23.0%	-18.3%	-4.5%	3.2%	5.1%	9.8%	0.28
Fixed Income											
Columbia Income Load Waived: Normal Load 4.75%	LIAX	P	F	M	20.6%	10.3%	3.8%	3.5%	5.9%	5.0%	0.95
Columbia High Income Load Waived: Normal Load 4.75%	NAHAX	P	F	M	31.3%	1.3%	2.2%	4.1%	na	5.7%	1.20
Columbia Life Goal											
Columbia Life Goal Balanced Load Waived: Normal Load 5.75%	NBIAX	P	F	M	20.8%	-4.8%	0.1%	4.0%	4.6%	5.1%	1.38
Columbia Life Goal Growth Load Waived: Normal Load 5.75%	NLGIX	P	F	M	22.1%	-15.1%	-3.6%	3.7%	2.8%	4.3%	1.49
Columbia Life Goal Grth & Inc Load Waived: Normal Load 5.75%	NLGAX	P	F	M	16.5%	-0.5%	1.9%	3.8%	4.2%	4.6%	1.23
Columbia Life Goal Income Load Waived: Normal Load 3.25%	NLFAX	P	F	M	12.9%	3.4%	2.7%	3.0%	na	2.8%	1.24

Source: Morningstar®

Resource Links

P - Prospectus F - Fact Sheet M - Morningstar

	Value	Blend	Growth
Large Cap	Columbia Large Cap Value	Columbia Life Bal, Large Index	Columbia Marsico Growth
Mid Cap	Columbis Mid Cap Value	Vanguard Mid Cap Index	Columbia Mid Cap Growth
Small Cap	Columbia Small Cap Value II	Vanguard Small Cap Index	
International		Columbia Multi-Advisor Intl	
Fixed Income	Columbia Income		Columbia High Income
Life Goal	Columbia Life Goal Income	Columbia Life Goal Gr & Inc	Columbia Life Goal Growth



· NOT FDIC INSURED · May lose value · No bank guarantee

The mutual fund performance data quoted represents past performance, which is no guarantee of future results. Current performance may be higher or lower than the performance data quoted. Prospectuses containing complete information, including historical returns, management fee charges and expenses, are available online or by calling the toll free telephone numbers provided on the Investment Options page. Investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be more or less than their original cost. An investment in a money market fund is not insured by the FDIC or any other government agency. Although money market funds seek to preserve capital, it is possible to lose money by investing in these funds. All funds in your HSA are purchased at NAV without a front end load. Each fund company may charge a short-term redemption fee if held for less than the timeframe listed in the prospectus. The mutual funds listed above are a proposed list of funds and may be subject to change.

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- About the HSA
- Consider the HSA
- Bank of America HSA Payroll Deduction
- Rolling Over Your Wells Fargo HSA
- Maximum HSA Contributions in 2009
- HSA Eligible Expenses
- HSA Planning Tools
- Administrative Fee
- Turning Age 65
- Following Open Enrollment
- Interest Rate and Fund Fact Sheets

Helpful Telephone Numbers and Links:

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- Bank of America HSA Customer Service: **1.866.567.3993**, 8:00 a.m. - 11:00 p.m. Eastern, Monday through Friday
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Overview:

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We hope you find the following information helpful and informative as you make your Flex Enrollment elections for 2009.

About the HSA:

An HSA allows you to save and pay for current or future health care expenses in a tax-advantaged way. As a salaried employee you may contribute to your HSA on a pre-tax payroll deduction basis. You may also fund your HSA through easy online electronic deposits from your personal checking or savings account or by mailing a contribution check to Bank of America. If you are a salaried retiree under age 65, you may contribute to your HSA through online electronic contributions or by mailing a check to Bank of America. Remember, you must be enrolled in one of the HSA PPO medical plans in order to enroll in the Bank of America HSA.

Important HSA Benefits:

- Contributions you make to your HSA belong to you - even if you choose to retire or leave GM in the future
- There is **no use it or lose it** rule like a Flexible Spending Account - use your funds as needed to pay for current health care expenses or roll over unused funds from year to year and continue to receive tax free earnings
- Enjoy tax advantaged earnings *and* tax advantaged withdrawals to pay for your health care expenses
- Choose among a wide range of mutual funds to invest your tax-advantaged dollars for your future health care needs

Consider the HSA

There is a substantial difference in your premium costs when you compare the HSA PPO Plans and other GM health plans. The premium savings afforded by a consumer driven health plan (HSA PPO Plans) along with the tax savings you gain from contributing to the HSA is a powerful combination.

See what you can save on premiums that can be contributed to an HSA – here's an example:

	HSA PPO: Blue Cross Blue Shield – Your Cost	HSA PPO: CIGNA/HAP – Your Cost	Enhanced PPO – Your Cost	Enhanced PPO – Your Cost
	Active/Retired Under Age 65	Active/Retired Under Age 65	Active Under Age 65	Retired Under Age 65
Employee	\$ 0	\$ 0	\$588	\$720
Employee + Spouse	\$ 0	\$ 0	\$1,128	\$1,452
Employee + Child	\$ 0	\$ 0	\$1,056	\$1,380
Employee + Family	\$ 0	\$ 0	\$1,500	\$2,040

Bank of America HSA Payroll Deduction

The Bank of America HSA allows salaried employees the opportunity to contribute to their HSA through pre-tax payroll deductions and save on taxes immediately. If you would prefer to send personal contributions and claim a tax deduction when you file your tax return, you are able to do so through the program's flexibility. However, the payroll deduction feature is typically more convenient than making personal contributions and claiming a tax deduction.

Note: The payroll deduction HSA feature is only available to active employees. During the 2009 Flex Enrollment, retirees under age 65 may elect to establish a Bank of America HSA. Contributions to the HSA may be made easily online via electronic deposit from personal checking or savings or by mailing contribution checks to Bank of America.

Rolling Over Your Wells Fargo HSA

GM will pay the monthly administrative fee for your Bank of America HSA as long as you are an employee or retiree under the age of 65 and are enrolled in one of the Health Savings Account PPOs. GM will not pay the monthly administrative fee for Wells Fargo HSAs after 12/31/08. To request an HSA rollover form, please call Bank of America HSA Customer Service at **1.866.567.3993**, 8:00 a.m. – 11:00 p.m. Eastern, Monday through Friday.

Maximum HSA Contributions in 2009

In 2009, you can contribute up to \$3,000 for an individual and \$5,950 for a family into your HSA. An additional annual **catch-up** contribution is allowed for those participants ages 55 to 65. The catch-up contribution amount for 2009 is \$1,000.

HSA Eligible Expenses

To find a list of eligible expenses visit www.bankofamerica.com/benefitslogin and click on **Eligible Expenses** under **Tools and Resources**; this link provides you with a broad list of IRS-eligible HSA expenses.

HSA Planning Tools

It's important to have a solid idea of how much you will spend for health care expenses in 2009 along with how much you want to save toward future health care expenses. Bank of America offers an excellent planning tool through Subimo™ that can help you plan effectively and better understand the types of health care needs you will commonly utilize based on your personal profile - which give you a head start to determining your HSA contributions. To access this tool visit www.bankofamerica.com/benefitslogin and click on the **HSA Calculator** under **Tools and Resources**.

Administrative Fee

GM is paying the administrative fee for your HSA as long as you are:

- 1) enrolled in an HSA PPO plan
- 2) not enrolled in Medicare
- 3) enrolled in the Bank of America HSA in 2009

GM will pay your monthly administrative fee for your Bank of America HSA as long as you are a retiree under age 65 or an active employee and are enrolled in one of the Health Savings Account PPOs. GM will not pay the monthly administrative fee for Wells Fargo HSAs (or any other HSAs you may have) after 12/31/08.

Turning Age 65

If you enroll in a consumer directed health plan and turn age 65 during the 2009 plan year, the IRS requires you to cease your HSA contributions. GM will pay your monthly administrative fee as long as you are an employee or retiree under age 65 and are enrolled in one of the Health Savings Account PPOs.

Following Open Enrollment

Once you have enrolled in the Bank of America HSA, Bank of America will mail these items to you:

HSA Welcome Kit

This welcome kit will explain how to manage your HSA. You will need to follow the instructions to set up your online ID so you can conveniently access and manage your HSA online anytime to check your balance, order cards for your spouse or dependents or to request payment to a health care provider.

HSA Visa® Debit Card

Your HSA Debit Card allows you to easily pay for eligible health care expenses directly from funds in your HSA. Be sure to activate your debit card as soon as you receive it by following the instructions on the label affixed to your card.

Interest Rate and Fund Fact Sheets

Funds in your Bank of America HSA cash account will earn interest of 2.75% (2.72% APY).* When your balance reaches \$1,000 you may choose to invest funds above that level in a wide range of mutual funds with varying levels of related risk and returns. Bank of America offers 15 different investment choices for GM salaried employees and retirees. A fund overview chart and investment return information is included below. You can also access the investment performance at www.bankofamerica.com/benefitslogin and click on the **HSA Investment Performance** link under **Tools and Resources**.

*The interest rate is based on market conditions, and is subject to change by Bank of America.

Investments in mutual funds

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Fund

Investment Objective

Higher
Risk/Return

Columbia Multi Advisor Intl (NIIAX)

The fund aims to deliver long-term capital appreciation through an actively managed portfolio of attractively valued non-U.S. company stocks.

Vanguard Small Cap Index (NAESX)

The fund seeks to track the performance of a benchmark index that measures the investment return of a small-capitalization stocks.

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The fund aims to produce consistent and modest excess returns of the S&P 500 index through rigorous analysis through each phase of the investment process.

Columbia Large Cap Value (NVLEX)

The fund aims to deliver long-term growth of capital through an actively managed portfolio of undervalued large company stocks.

Columbia Growth Lifestyle (NLGIX)

The fund is a diversified asset allocation portfolio that seeks capital appreciation.

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The fund is a diversified asset allocation portfolio that seeks current income consistent with moderate fluctuation in principal.

Columbia Bal Lifestyle (NBIAX)

The fund is a diversified asset allocation portfolio that seeks total return over seven asset classes.

Columbia High Income (NAHAX)

The fund aims to deliver maximized income and attractive total return from an actively managed U.S. non-investment grade bond portfolio.

Columbia Income (LIAX)

This intermediate bond fund invests broadly in government, MBS/ABS and corporate bonds with an emphasis on both high-yield and corporate debt.

Lower
Risk/Return

The mutual fund performance data quoted represents past risk and performance, which is no guarantee of future results. Current risk and performance may be higher or lower than the data quoted.

Investments in mutual funds
Not Bank Issued • Not FDIC Insured • May Lose Value • No Bank Guarantee

	Large Cap	Mid Cap/ Small Cap	International	Lifestyle	Fixed Income
Value	Columbia Large Cap Value	Columbia Mid Cap Value Columbia Small Value II		Columbia Income Lifestyle	Columbia Income
Blend	Columbia Large Cap Enhanced	Vanguard Mid Cap Index Vanguard Small Cap Index	Columbia Multi Advisor Intl	Columbia Bal Lifestyle Columbia G&I Lifestyle	
Growth	Columbia Marsico Growth	Columbia Mid Cap Growth		Columbia Growth Lifestyle	Columbia High Income

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Investments in mutual funds
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Bank of America • Health Savings Account

Mutual Fund Options

Updated 6/30/2008

	Symbol	Resource Links			YTD	1yr	3yr	5yr	10yr	5yr Rank % Category	Expense Ratio
Large Cap Value											
Columbia Large Cap Value	NVLEX	P	F	M	-14.3%	-17.7%	3.3%	8.7%	3.2%	31%	1.01
Load Waived: Normal Load 5.75%											
Mid Cap Value											
Columbia Mid Cap Value	CMUAX	P	F	M	-11.6%	-15.7%	6.5%	13.3%	na	13%	1.12
Load Waived: Normal Load 5.75%											
Small Cap Value											
Columbia Small Cap Value II	COVAX	P	F	M	-8.0%	-14.4%	5.4%	13.5%	na	6%	1.33
Load Waived: Normal Load 5.75%											
Large Cap Growth											
Columbia Marsico Growth	NMGIX	P	F	M	-13.4%	-6.8%	4.4%	8.1%	4.4%	42%	1.21
Load Waived: Normal Load 5.75%											
Mid Cap Growth											
Columbia Mid Cap Growth	CBSAX	P	F	M	-3.3%	3.4%	14.1%	12.8%	7.5%	29%	1.19
Load Waived: Normal Load 5.75%											
International											
Columbia Multi-Advisor Intl	NIIAX	P	F	M	-12.7%	-8.2%	13.1%	15.6%	6.2%	56%	1.21
Load Waived: Normal Load 5.75%											
Index											
Columbia Large Cap Enhanced	NMIAX	P	F	M	-13.1%	-15.3%	3.2%	7.5%	2.4%	47%	0.75
No Load											
Vanguard Mid Cap Index	VIMSX	P	F	M	-7.9%	-11.9%	6.7%	12.9%	10.0%	17%	0.21
No Load											
Vanguard Small Cap Index	NAESX	P	F	M	-8.2%	-15.0%	4.6%	11.5%	6.4%	26%	0.22
No Load											
Fixed Income											
Columbia Income	LIIAX	P	F	M	-1.7%	-0.8%	1.4%	2.9%	4.5%	60%	1.00
Load Waived: Normal Load 4.75%											
Columbia High Income	NAHAX	P	F	M	-2.3%	-3.0%	4.4%	6.9%	na	25%	1.16
Load Waived: Normal Load 4.75%											
Columbia Life Goal											
Columbia Life Goal Balanced	NBIAX	P	F	M	-7.8%	-5.7%	5.6%	7.9%	5.8%	25%	1.28
Load Waived: Normal Load 5.75%											
Columbia Life Goal Growth	NLGIX	P	F	M	-11.3%	-9.6%	7.7%	11.3%	5.8%	7%	1.42
Load Waived: Normal Load 5.75%											
Columbia Life Goal Grth & Inc	NLGAX	P	F	M	-3.9%	-1.6%	4.8%	5.8%	5.0%	26%	1.18
Load Waived: Normal Load 5.75%											
Columbia Life Goal Income	NLFAX	P	F	M	-1.7%	-0.2%	3.0%	na	na	na	1.19
Load Waived: Normal Load 3.25%											

Source: Morningstar®

Resource Links

P - Prospectus **F** - Fact Sheet **M** - Morningstar

A S S E T C L A S S M A T R I X

	Value	Blend	Growth
Large Cap	Columbia Large Cap Value	Columbia Life Bal, Large Index	Columbia Marsico Growth
Mid Cap	Columbis Mid Cap Value	Vanguard Mid Cap Index	Columbia Mid Cap Growth
Small Cap	Columbia Small Cap Value II	Vanguard Small Cap Index	
International		Columbia Multi-Advisor Intl	
Fixed Income	Columbia Income		Columbia High Income
Life Goal	Columbia Life Goal Income	Columbia Life Goal Gr & Inc	Columbia Life Goal Growth



WEALTH MANAGEMENT • CORPORATE SERVICES
MEMBER NASD/SIPC
Registered Investment Advisor

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