



We are writing to inform you of changes to several mutual funds offered in the Basic Investment Account Mutual Fund Option available in your Health Savings Account. The changes are effective March 17, 2021.

Periodically we review the funds to ensure they are meeting expectations, and as a result, we are making the following changes:

- On March 17, 2021, after market close the following funds will be converted to a better share class. No action is required on your part.

Fund Name	Ticker	Expense Ratio*	New Share Class	Ticker	Expense Ratio*
Calamos Growth & Income	CVTRX	1.10	Institutional	CGIIX	0.86
Calamos Growth	CVGRX	1.35	Institutional	CGRIX	1.10
Delaware Small Cap Core	DCCAX	1.10	Institutional	DCCIX	0.85
Hartford Capital Appreciation	ITHAX	1.05	R6	ITHVX	0.71
Hotchkis & Wiley Large Cap Value	HWLAX	1.19	Institutional	HWLIX	0.94
Neuberger Berman Real Estate	NREAX	1.43	R6	NRREX	0.96
Neuberger Berman Genesis	NBGIX	0.85	R6	NRGSX	0.75
Vanguard Small Cap Index	VSMAX	0.05	Institutional	VSCIX	0.04
Vanguard Mid Cap Index	VIMAX	0.05	Institutional	VIMAX	0.04

** An expense ratio is the percentage of the mutual fund that is applied to expenses of managing the fund to cover the operating and administrative expenses of mutual funds and exchange-traded funds (ETFs).*

- The following funds will be closed to new investment and become sell-only after market close on March 17, 2021:
 - Hotchkis & Wiley Large Cap Value – HWLAX
 - Federated Kaufmann Small Cap – FKAIX

If you have invested in these two funds, dividends will continue to be reinvested; however, you will not be able to make additional buys into the fund after this date. You have the option to reallocate your current investment election(s) currently directed to these funds. If no action is taken by March 17, 2021, your future election(s) will default to the money market fund.

If you have any questions, please contact Further customer service at 1-800-859-2144 Monday-Friday, 7 a.m. to 8 p.m. (CST).



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