

HealthcareBank HSA Fund Expense Information

September 2009

Fund Name	Ticker	Expense Ratio	12b1 bps Credit	STA bps Credit	Short Term Redemption Fee %	Short Term Redemption Fee Days	Load %
James Balanced Golden Rainbow	GLRBX	1.16	0	40	0	0	0
Trowe Price Capital Appreciation Fund	PACLX	0.98	25	15	0	0	0
Ivy Asset Strategy	WASAX	1.03	25	25	2	4	5.75 (Waived)
Nationwide S&P 500 Index (A)	GRMAX	0.49	25	0	2	6	5.75 (Waived)
JPMorgan Market Expansion Index (A)	OMEAX	0.75	25	10	0	0	5.25 (Waived)
Keeley Small Cap Value	KSCVX	1.33	25	10	0	0	4.5 (Waived)
AllianceBernstein International Growth (A)	AWPAX	1.34	25	25	0	0	4.25 (Waived)
Templeton Global Bond (A)	TPINX	0.92	25	10	0	0	4.25 (Waived)
PIMCO Total Return Admin	PTRAX	0.70	25	0	0	0	0
First American Real Estate Securites (A)	FREAX	1.23	25	25	0	0	5.5 (Waived)

Custodial Management Fee - 25 basis points

The custodial management fee is deducted on a quarterly basis from accountholder's balances invested in mutual funds. All or a portion of the management fees will be offset by the amount of 12b-1 fees received and allocated to accountholder.