

FUND OFFERINGS COMPARISON

Asset class	Platform	Fund name	Symbol	Category	Gross OER %	Morningstar Overall Rating	1 Yr Return (%)	5 Yr Return (%)	10 Yr Return (%)	Life (%)
Large Cap US Stock	HQY	Vanguard Inst Index Instl Plus	VIIIX	Large Blend	0.02	5-star	40.32	17.16	14.38	8.66
		Vanguard Growth Index Institutional	VIGIX	Large Growth	0.04	4-star	41.15	21.47	16.63	8.81
		Vanguard Value Index Adm	VVIAX	Large Value	0.05	4-star	41.58	13.54	12.16	7.41
	Fifth Third	American Funds Fundamental Investors Class	RFNGX	Large Blend	0.28	3-star	41.06	16.05	13.32	15.32
		Vanguard 500 Index Fund	VFIAX	Large Blend	0.04	5-star	40.29	17.13	14.35	7.75
		Harbor Capital Appreciation Fund	HACAX	Large Growth	0.72	4-star	41.8	23.75	17.53	12.93
		Touchstone Value Fund	TVLYX	Large Value	0.97	4-star	49.87	13.18	11.69	9.29
Mid Cap US Stock	HQY	Vanguard Extended Market Index Fund Inst +	VEMPX	Mid-Cap Blend	0.04	3-star	62.61	18.03	13.41	10.80
		Vanguard Mid-Cap Value Index Fund Admiral	VMVAX	Mid-Cap Value	0.07	4-star	54.62	12.59	11.79	14.42
	Fifth Third	Vanguard Mid-Cap Index Fund	VIMAX	Mid-Cap Blend	0.05	4-star	47.12	15.32	12.65	11.00
		American Century Heritage Fund	TWHIX	Mid-Cap Growth	1.01	3-star	41.85	18.59	13.00	12.31
		American Century Mid Cap Value Fund	ACMVX	Mid-Cap Value	0.98	4-star	42.86	10.85	11.51	10.60
Small Cap US Stock	HQY	Vanguard Small Cap Index Adm	VSMAX	Small Blend	0.05	5-star	58.22	15.69	12.50	10.21
		Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	0.07	4-star	70.71	13.40	11.71	14.55
	Fifth Third	Vanguard Small Cap Index Adm	VSMAX	Small Blend	0.05	5-star	58.22	15.69	12.50	10.21
		T. Rowe Price QM U.S. Small-Cap Growth Equity Fund	PRDSX	Small Growth	0.78	4-star	37.65	16.51	13.47	8.94
		Columbia Small Cap Value Fund II	CRRRX	Small Value	0.92	4-star	79.26	13.45	10.85	13.62
Global Stock	HQY	Vanguard Total Inter'l Stock Index Fund Inst +	VTPSX	Foreign Large Blend	0.07	3-star	43.04	11.04	5.65	6.70
	Fifth Third	Vanguard Developed Markets Index Fund	VTMGX	Foreign Large Blend	0.07	4-star	42.00	10.64	6.36	5.02
		Dodge & Cox International Stock Fund	DODFX	Foreign Large Blend	0.63	3-star	49.89	9.75	5.47	7.50
		American Funds Capital World Growth & Income Fund	RWIGX	World Stock	0.42	4-star	39.58	13.58	9.82	12.13
Emerging Markets	HQY	Vanguard Emerging Mkts Stock Idx Instl	VEMIX	Div. Emerging Mkts	0.10	3-star	46.99	12.81	3.67	8.07
	Fifth Third	****No Offering****								
Aggregate US Bonds	HQY	Vanguard Short-Term Bond Index Adm	VBIRX	Short-Term Bond	0.07	3-star	0.92	2.36	1.91	2.94
		Vanguard Total Bond Market Idx Instlpls	VBMPX	Inter Core Bond	0.03	3-star	-0.47	3.25	3.27	3.57
	Fifth Third	American Funds The Bond Fund of America	RFBGX	Inter Core Bond	0.21	5-star	1.77	4.15	3.84	5.12
		Vanguard Total Bond Market Index Fund	VBTLX	Inter Core Bond	0.05	3-star	-0.49	3.23	3.24	4.16
High Yield Bond	HQY	****No Offering****								
	Fifth Third	Vanguard High Yield Corporate Fund	VVEAX	High Yield Bond	0.13	4-star	10.77	6.43	6.03	6.6
Inflation Protected Bonds	HQY	Vanguard Inflation-Protected Secs I	VIPIX	TIPS	0.07	4-star	6.86	4.39	3.36	4.29
		Vanguard Shrt-Term Infl-Prot Sec Idx Adm	VTAPX	TIPS	0.06	2-star	6.57	2.97	n/a	1.62
	Fifth Third	****No Offering****								
Foreign Bonds	HQY	Vanguard Total Intl Bd Idx Admiral	VTABX	World Bond-Usd Hedged	0.11	3-star	-0.22	3.06	n/a	3.62
	Fifth Third	****No Offering****								
Real Estate	HQY	Vanguard Real Estate Index Institutional	VGSNX	Real Estate	0.10	4-star	34.16	7.98	9.1	9.44
	Fifth Third	****No Offering****								
Natural Resources	HQY	Vanguard Materials Index Admiral	VMIAX	Natural Resources	0.10	4-star	63.71	15.27	10.33	9.98
	Fifth Third	****No Offering****								
Target date & allocation	HQY	Vanguard Wellesley Income Admiral	VWVAX	Allocation--30% To 50% Eq	0.16	5-star	13.53	7.85	7.67	7.22
		Vanguard Target Retirement 2020 Inv	VTWNX	Target-Date 2020	0.13	4-star	20.09	9.32	7.79	6.97
		Vanguard Target Retirement 2030 Inv	VTHRX	Target-Date 2030	0.14	4-star	27.54	11.32	9.05	7.64
		Vanguard Target Retirement 2040 Inv	VFORX	Target-Date 2040	0.14	4-star	34.54	13.03	10.09	8.28
		Vanguard Target Retirement 2050 Inv	VFIFX	Target-Date 2050	0.15	4-star	38.51	13.69	10.41	8.52
		Vanguard Target Retirement 2060 Inv	VTTSX	Target-Date 2060	0.15	3-star	38.50	13.67	n/a	11.72
		Vanguard Target Retirement Income Inv	VTINX	Target-Date Retirement	0.12	4-star	12.74	6.72	5.68	5.65
	Fifth Third	T. Rowe Price Personal Strategy Income Fund	PRSIX	Allocation--30% To 50% Eq	0.79	4-star	20.70	8.80	7.07	7.74
		T. Rowe Price Personal Strategy Balanced Fund	TRPBX	Allocation--50% To 70% Eq	0.87	4-star	28.47	11.36	9.00	8.89
		T. Rowe Price Personal Strategy Growth Fund	TRSGX	Allocation--70% To 85% Eq	0.89	5-star	36.53	13.72	10.67	9.76
		T. Rowe Price Retirement 2025	TRPHX	Target-Date 2025	0.46	5-star	29.80	11.77	n/a	11.88
		T. Rowe Price Retirement 2030	TRPCX	Target-Date 2030	0.49	5-star	33.70	12.82	n/a	12.85
		T. Rowe Price Retirement 2035	TRPJX	Target-Date 2035	0.50	5-star	37.33	13.68	n/a	13.66
		T. Rowe Price Retirement 2040	TRPDX	Target-Date 2040	0.51	5-star	40.57	14.45	n/a	14.36
		T. Rowe Price Retirement 2045	TRPKX	Target-Date 2045	0.51	5-star	42.88	14.83	n/a	14.69
		T. Rowe Price Retirement 2050	TRPMX	Target-Date 2050	0.52	5-star	42.85	14.85	n/a	14.70
		T. Rowe Price Retirement 2055	TRPNX	Target-Date 2055	0.52	5-star	42.90	14.85	n/a	14.69
		T. Rowe Price Retirement 2060	TRPLX	Target-Date 2060	0.52	5-star	42.92	14.86	n/a	14.64
		T. Rowe Price Retirement Balanced	TRPTX	Target-Date Retirement	0.35	4-star	20.67	8.43	n/a	8.50

Note: Morningstar Overall Rating as of 5/31/21 per Schwab Performance Data as of 5/31/21 per Schwab.



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