

mychoice<sup>®</sup>  
Accounts

# MyChoice<sup>®</sup> Accounts Investment Funds

**Here are the investment funds available through MyChoice Accounts.**

These funds offer a mix of options—ranging from conservative to growth-focused—so you can choose what works best for your goals.

Choose from bond, stock and mixed-asset funds to meet your personal needs, risk tolerance and timeline.

## Bonds

		Morningstar		
Fund Name	Symbol	Category	Rating	Expense Ratio
Vanguard Short-term Treasury ETF	VGSH	Short government	***	0.03%
Vanguard Short-term Bond ETF	BSV	Short-term bond	***	0.03%
iShares Core US Aggregate Bond ETF	AGG	Intermediate core bond	***	0.03%
Vanguard Total International Bond ETF	BNDX	Global bond-USD hedged	***	0.07%
Vanguard Total World Bond ETF	BNDW	Global bond-USD hedged	**	0.05%

## Stocks

		Morningstar		
Fund Name	Symbol	Category	Rating	Expense Ratio
Vanguard Value ETF	VTV	Large value	****	0.04%
iShares Core S&P 500 ETF	IVV	Large blend	*****	0.03%
Vanguard Total Stock Market ETF	VTI	Large blend	*****	0.03%
Vanguard Growth ETF	VUG	Large growth	****	0.04%
iShares Core S&P Mid-cap ETF	IJH	Mid-cap blend	****	0.05%
iShares Core S&P Small-cap ETF	IJR	Small blend	****	0.06%
Vanguard FTSE Developed Markets ETF	VEA	Foreign large blend	****	0.03%
iShares Core MSCI Total Intl Stock ETF	IXUS	Foreign large blend	***	0.07%
Vanguard FTSE Emerging Markets ETF	VWO	Diversified emerging markets	***	0.07%

## Multi-Asset Allocation

		Morningstar		
Fund Name	Symbol	Category	Rating	Expense Ratio
iShares Core 40/60 Moderate Allocation ETF	AOM	Global moderate conservative allocation	***	0.15%
iShares Core 60/40 Ballanced Allocation ETF	AOR	Global moderate allocation	***	0.15%
iShares Core 80/20 Aggressive Allocation ETF	AOA	Global aggressive allocation	***	0.15%
Vanguard Total World Stock ETF	VT	Global large-stock blend	****	0.06%

Please review the fund's prospectus or fact sheet for more specifics.



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# Quick Definitions: What You Need to Know

## Exchange-Traded Fund (ETF)

An ETF is an investment fund that trades on a stock exchange, like a stock. It usually holds a mix of assets (such as stocks or bonds) and is designed to track an index or sector. ETFs often have lower costs and provide built-in diversification. ETFs also trade real-time, unlike mutual funds that only trade once daily after the markets close.

## Morningstar

Morningstar is an independent company that provides research and ratings on investments like mutual funds and ETFs. Their insights help investors compare options and make informed decisions.

## Morningstar Category

A Morningstar Category groups funds that invest in similar types of assets and follow similar strategies. This makes it easier to compare funds with peers that have the same investment style (for example, "Large Blend," "Intermediate Bond," or "Target-Date 2040"). Categories help you understand a fund's general approach and risk level.

## Morningstar Rating

A 1-to-5-star system that shows how a fund has previously performed compared to similar funds, after adjusting for risk and costs:

- 5 stars = top performers

Remember: It's a quick reference, but not a guarantee of future results.

## Expense Ratio

The annual fee a fund charges to cover its operating costs, shown as a percentage of your investment.

Example: An expense ratio of 0.50% means you pay \$5 per year for every \$1,000 invested. Lower expense ratios generally mean more of your money stays invested.