

Delaware Investments Family of Funds

32 Investment Options for Health Savings Accounts

DELAWARE ORGANIZATION

- Established in 1929-Eight Decades of Experience
- Headquartered in Philadelphia
- Manages mutual fund assets of more than \$150 billion
- Delaware Investments is committed to the pursuit of consistently superior asset management and unparalleled client service
- 69% of all Delaware Funds in top half of Lipper Peer Group for past 10 years.

TO INVEST YOU MUST MEET THE FOLLOWING REQUIREMENTS:

- Have \$1,250 balance in your HSA
- Make \$1,000 minimum initial investment in a Delaware mutual fund
- Make subsequent investments in \$250 increments
- Retain \$250 in your Home Federal Bank Health Savings interest-bearing account.

EXAMPLE:

\$1,250.00 Balance in your HSA interest-bearing account

\$1,000.00 You transfer to a Delaware mutual fund of your choice

\$250.00 Remains in your interest-bearing HSA account for medical expenses.

You can invest in additional funds at \$250 (each transfer) only AFTER you build your account back up to at least \$500. It is recommended that account holders keep at least the amount of their insurance deductible and the amount of potential out-of-pocket medical expenses in their interest-bearing account.

Please Note: *Investing in mutual funds is NOT a requirement.*

Investing in mutual funds entails risk.

You can leave your money in your Home Federal HSA base account to earn interest from the bank.

For complete information about Delaware Investments Mutual Funds, including investment objectives, risks, charges and expenses, please refer to the Fund's Prospectus for this and other important information. Please read Prospectus thoroughly. The Prospectus can be found at

www.delawarefunds.com or

www.delawareinvestments.com or call:

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Strategy for Life

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Health Savings Account Available Fund Listing

The following is a list of funds available for HSA investment. On your Health Savings Account Service Form or on the Health Savings Account Investment Account Registration and Transfer of Assets Form,
Please identify the fund(s) you choose by using the corresponding fund number.

| <i>Name of Fund</i> | <i>NASDQ</i> | <i>DELA-CODE</i> | <i>Name of Fund</i> | <i>NASDQ</i> | <i>DELA-CODE</i> |
|------------------------------------|--------------|------------------|-----------------------------------|--------------|------------------|
| <u>Growth-Equity Group</u> | | | <u>International Group</u> | | |
| American Services Fund | DAMCX | 498 | International Value Equity | DEGCX | 088 |
| Growth Opportunities Fund | DEEVX | 085 | Global Value Fund | DABCX | 181 |
| Select Growth Fund | DVECX | 318 | Emerging Markets | DEMCX | 073 |
| Small Cap Growth Fund | DSCCX | 511 | | | |
| Trend Fund | DETCX | 084 | <u>Fixed Income Group</u> | | |
| US Growth Fund | DEUCX | 103 | Cash Reserve Fund | DCRXX | 075 |
| Large Cap Growth Fund | DGDCX | 135 | Corporate Bond Fund | DGCCX | 462 |
| | | | Diversified Income Fund | DPCFX | 194 |
| <u>Value - Equity Group</u> | | | Extended Duration Bond | DEECX | 466 |
| Large Cap Value | DECCX | 082 | Delchester Fund | DELCX | 076 |
| REIT | DPRCX | 185 | High-Yield Opportunities | DHOCX | 139 |
| Value Fund | DDVCX | 458 | Inflation Protected Bond | DIPCX | 558 |
| Dividend Income | DDICX | 131 | Limited-Term Government | DTICX | 074 |
| | | | National High Yield Muni | DVNYX | 426 |
| <u>Core Products</u> | | | Tax-Free Insured | DTXBX | 059 |
| Balance Fund | DEDCX | 083 | Tax-Free USA Intermediate | DUICX | 080 |
| Foundation-Aggressive Allocation | DFGCX | 454 | Tax-Free USA | DTFCX | 058 |
| Foundation-Moderate Allocation | DFBCX | 450 | American Government Bond Fund | DUGCX | 081 |
| Foundation Conservative Allocation | DFICX | 446 | | | |
| Small Cap Core Fund | DCCCX | 482 | | | |

The prospectus should be read carefully before investing. Delaware Investments Mutual Funds are distributed by Delaware Distributors, L.P. Securities offered through INVEST Financial Corporation "INVEST" member FINRA,SIPC, a Registered Investment Advisor and affiliated insurance agencies.

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