

Investment Fund Overview

Average Annual Returns for 4th Quarter 2018 – December 31, 2018



City of Burbank VEBA HRA Third-party Administration (TPA) Service Provider

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Choose your investment options

When you participate in the City of Burbank VEBA HRA, you can choose to invest your account among the investment options listed below. You can work with your financial advisor to invest your account, and the following investment fund overview might help you choose. Please remember that potential stock market volatility may alter the performance numbers shown. The chart lists past performance and does not guarantee future results. Investment return and principal value of an investment will fluctuate so that your account value, when withdrawn, can be worth more or less than the original cost.

Investment information

- You can allocate your VEBA account to any combination of the available funds.
- You may transfer among funds up to once each calendar month.
- If you have multiple funds, benefit withdrawals made from your account will be withdrawn pro rata based on your fund allocation percentage on file with the TPA service provider.

Fund Name and Web site address Fund Description	Fund Expense Ratio	Calendar Year			YTD as of 12/31/18	Average Annual Returns as of 12/31/18			
		2018	2017	2016		1-Year as of 12/31/18	3-Year as of 12/31/18	5-Year as of 12/31/18	Since Inception
Vanguard Short-Term Bond Index <i>www.vanguard.com</i>	0.07%	1.35%	1.18%	1.49%	1.35%	1.35%	1.34%	1.24%	2.81%
Seeks to track performance of a market-weighted bond index with a short-term dollar-weighted average maturity. The risk level of this fund is conservative. The fund employs an indexing investment approach designed to track the performance of the Barclays 1-5 Year Government/Credit Float Adjusted Bond Index.									
Vanguard Total Bond Market Index <i>www.vanguard.com</i>	0.05%	-0.03%	3.56%	2.60%	-0.03%	-0.03%	2.03%	2.46%	3.95%
Seeks to track the performance of a broad market-weighted bond index. The risk level of this fund is moderately conservative. The fund employs an indexing investment approach designed to track the performance of the Barclays U.S. Aggregate Float Adjusted Bond Index.									
Janus Balanced Fund <i>www.janushenderson.com</i>	1.07%	0.26%	18.05%	4.20%	0.26%	0.26%	7.24%	5.97%	9.20%
Seeks long-term growth of capital consistent with preservation of capital and balanced by current income. The risk level of this fund is moderately conservative. The fund normally invests 35%-65% of assets in equity securities and the remaining assets in fixed-income securities and cash equivalents.									
Vanguard Institutional Index <i>www.vanguard.com</i>	0.035%	-4.42%	21.79%	11.93%	-4.42%	-4.42%	9.22%	8.46%	9.39%
Seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The risk level of this fund is moderately aggressive. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, which is dominated by the stocks of large U.S. companies. The fund attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index.									
Sit Small Cap Growth <i>www.sitfunds.com</i>	1.50%	-10.71%	15.71%	3.56%	-10.71%	-10.71%	2.28%	1.11%	9.29%
Seeks to maximize long-term capital appreciation. The risk level of this fund is aggressive. This fund invests, under normal market conditions, at least 80% of its net assets in common stocks of companies with capitalizations of up to \$3 billion, or up to the market capitalization of the largest company included in the Russell 2000 Index measured at the end of previous 12 months.									

Please log in to your account at www.burbank.rehnonline.com or visit each fund's respective website for additional fund information including up-to-date fund fact sheets, fund performance, and prospectuses.