



HSA Investment Options

INTEREST BEARING OPTION									
	Category	Annual Percentage Rate	Annual Percentage Yield (APY)						
HealthcareBank Interest Bearing Account	Cash Equivalent	0.20%	0.20%						
<i>FDIC Insured - Bank Guaranteed</i>									
MUTUAL FUND OPTIONS									
	Category	Symbol	Resource Links		Mutual Fund Returns as of January 31, 2024				
					YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced	Moderate Allocation	RLBGX	P	M	0.75%	5.88%	8.40%	8.21%	0.25
American Funds Capital Income Bldr	Global Allocation	RIRGX	P	M	-0.32%	5.65%	6.55%	5.81%	0.27
DFA US Large Cap Value	Large Value	DFLVX	P	M	0.67%	10.53%	9.22%	8.84%	0.21
Vanguard 500 Index	Large Blend	VFIAX	P	M	1.68%	10.94%	14.26%	12.58%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	P	M	1.77%	5.23%	13.62%	12.63%	0.30
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P	M	-1.49%	5.16%	10.14%	9.51%	0.04
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	P	M	2.79%	-0.78%	10.39%	9.89%	0.60
Vanguard Small Cap Index	Small Blend	VSCIX	P	M	-2.63%	3.00%	8.66%	8.38%	0.04
Vanguard Small Cap Growth Index	Small Growth	VSGIX	P	M	-2.87%	-4.43%	7.34%	7.68%	0.06
Vanguard Small Cap Value Index	Small Value	VSIAX	P	M	-2.46%	8.78%	8.96%	8.53%	0.07
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P	M	-1.81%	1.22%	5.42%	4.44%	0.08
American Funds Europacific Growth	Foreign Large Growth	RERGX	P	M	-0.09%	-2.19%	6.33%	5.32%	0.47
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	0.43%	1.11%	8.35%	5.71%	0.93
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P	M	-3.54%	-5.28%	2.26%	3.42%	0.10
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	P	M	0.01%	5.86%	10.09%	8.54%	0.08
Loomis Sayles Global Allocation	Global Allocation	LGMNX	P	M	0.77%	3.33%	8.35%	7.79%	0.82
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	-0.11%	1.55%	5.61%	5.69%	0.08
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	-0.14%	2.74%	7.09%	6.83%	0.08
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	-0.08%	4.10%	8.49%	7.85%	0.08
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	-0.05%	4.99%	9.34%	8.32%	0.08
Vanguard Target Retirement 2060	Target-Date 2060	VTTSX	P	M	-0.07%	5.00%	9.33%	8.30%	0.08
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P	M	-0.15%	0.62%	4.17%	4.10%	0.08

TIAA-CREF Real Estate Securities	Real Estate	TIREX	P	M	-4.54%	2.15%	4.94%	7.56%	0.48
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	P	M	-0.19%	-1.03%	1.72%	3.33%	0.63
Lord Abbett High Yield	High Yield Bond	LHYVX	P	M	0.28%	0.53%	3.37%	4.15%	0.60
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	0.32%	-1.14%	2.83%	2.16%	0.07
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	0.01%	-3.26%	1.39%	2.09%	0.05
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	0.20%	-3.03%	1.11%	1.81%	0.49
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	-0.23%	-3.16%	0.88%	1.62%	0.04

Not FDIC Insured - No Bank Guarantee - May Lose Value

Resource Links: [P](#) - Prospectus, [M](#) - Morningstar®

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