



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 September 30, 2024				
					YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced	Moderate Allocation	RLBGX	P	M	14.83%	7.25%	9.65%	8.77%	0.25
American Funds Capital Income Bldr	Global Allocation	RIRGX	P	M	13.80%	7.33%	7.90%	6.32%	0.27
DFA US Large Cap Value	Large Value	DFLVX	P	M	15.41%	9.29%	10.97%	9.14%	0.22
Vanguard 500 Index	Large Blend	VFIAX	P	M	22.04%	11.87%	15.93%	13.34%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	P	M	23.21%	7.90%	16.78%	13.84%	0.30
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P	M	14.72%	5.31%	11.23%	10.22%	0.04
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	P	M	17.93%	0.90%	11.06%	11.13%	0.60
Vanguard Small Cap Index	Small Blend	VSCIX	P	M	12.37%	4.37%	10.67%	9.65%	0.04
Vanguard Small Cap Growth Index	Small Growth	VSGIX	P	M	11.14%	-0.94%	8.62%	9.19%	0.06
Vanguard Small Cap Value Index	Small Value	VSIAX	P	M	13.26%	8.22%	11.60%	9.58%	0.07
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P	M	13.59%	4.03%	7.77%	5.45%	0.09
American Funds Europacific Growth	Foreign Large Growth	RERGX	P	M	12.99%	0.06%	7.52%	6.26%	0.47
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	14.70%	2.26%	8.85%	6.88%	0.93
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P	M	17.28%	1.63%	6.42%	4.21%	0.10
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	P	M	17.90%	7.83%	12.14%	9.50%	0.08
Loomis Sayles Global Allocation	Global Allocation	LGMNX	P	M	14.96%	4.69%	8.86%	8.50%	0.82
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	9.49%	2.86%	6.01%	5.99%	0.08
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	12.54%	4.40%	8.04%	7.35%	0.08
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	14.61%	5.75%	9.85%	8.49%	0.08
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	16.36%	6.83%	11.05%	9.13%	0.08
Vanguard Target Retirement 2060	Target-Date 2060	VTTSX	P	M	16.37%	6.84%	11.05%	9.11%	0.08
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P	M	8.27%	2.19%	4.45%	4.51%	0.08

TIAA-CREF Real Estate Securities	Real Estate	TIREX	P	M	12.59%	1.33%	5.05%	8.40%	0.50
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	P	M	4.52%	0.93%	1.37%	3.15%	0.75
Lord Abbett High Yield	High Yield Bond	LHYVX	P	M	8.55%	1.53%	3.61%	4.57%	0.61
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	5.03%	-0.60%	2.55%	2.48%	0.07
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	5.10%	-1.25%	0.72%	2.33%	0.05
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	5.69%	-1.20%	0.77%	2.16%	0.51
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	4.42%	-1.42%	0.32%	1.83%	0.04

Not FDIC Insured - No Bank Guarantee - May Lose Value

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

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