



HSA Investment Options

INTEREST BEARING OPTION		Category		Annual Percentage Rate		Annual Percentage Yield (APY)		Rate Effective				
Fund Name												
HealthcareBank Interest Bearing Account		Cash Equivalent		0.20%		0.20%		June 1, 2012				
FDIC Insured - Bank Guaranteed												
MUTUAL FUND OPTIONS		Category		Symbol		Resource Links		Mutual Fund Returns as of July 31, 2017				
Fund Name								YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
James Balanced: Golden Rainbow		Conservative Allocation		GLRBX		P M		2.06%	2.64%	5.72%	5.76%	0.97
T. Rowe Price Capital Appreciation		Moderate Allocation		PACLX		P M		9.68%	9.71%	12.41%	8.22%	1.00
Ivy Asset Strategy		World Allocation		WASAX		P M		10.41%	-2.61%	4.63%	4.21%	1.12
Vanguard 500 Index		Large Blend		VFINX		P M		11.49%	10.72%	14.61%	7.61%	0.14
American Funds Growth Fund of Amer		Large Growth		GFAFX		P M		16.04%	11.60%	16.08%	7.75%	0.71
Vanguard Mid Cap Index		Mid-Cap Blend		VIMSX		P M		10.94%	9.49%	15.02%	7.98%	0.18
JPMorgan Market Expansion Enh Idx		Mid-Cap Blend		OMEAX		P M		5.13%	10.60%	15.31%	8.44%	0.98
Neuberger Berman Mid Cap Growth		Mid-Cap Growth		NMGAX		P M		13.95%	9.44%	12.48%	7.08%	1.12
Vanguard Small Cap Index		Small Blend		NAESX		P M		6.85%	8.86%	14.41%	8.45%	0.18
Vanguard Small Cap Growth Index		Small Growth		VISGX		P M		11.38%	8.06%	13.33%	8.38%	0.19
Northern Small Cap Value		Small Value		NOSGX		P M		0.71%	10.07%	14.32%	8.22%	1.14
Vanguard Total Intl Stock Index		Foreign Large Blend		VGTSX		P M		18.65%	2.98%	8.23%	1.58%	0.18
American Funds Europacific Growth		Foreign Large Growth		AEGFX		P M		22.58%	5.51%	9.72%	3.62%	0.87
Fidelity Advisor® Diversified Intl		International		FDVAX		P M		19.92%	5.09%	10.52%	1.96%	1.23
Vanguard Emerging Mkts Stock Idx		Diversified Emerging Mkts		VEIEX		P M		20.75%	1.74%	4.13%	1.53%	0.32
Vanguard Total World Stock Index		World Stock		VTWSX		P M		14.59%	6.63%	11.30%	N/A	0.21
Nuveen Real Estate Securities		Real Estate		FREAX		P M		3.70%	8.08%	8.75%	7.56%	1.30
Templeton Global Bond		World Bond		TPINX		P M		2.66%	0.92%	2.92%	6.16%	0.99
Vanguard Interm-Term Bond Index		Intermediate-Term Bond		VBIIX		P M		3.56%	3.22%	2.33%	5.48%	0.15
PIMCO Total Return		Intermediate-Term Bond		PTRAX		P M		3.92%	2.70%	2.27%	5.61%	0.72
Vanguard Total Bond Market Index		Core Bond		VBMFX		P M		2.75%	2.55%	1.82%	4.29%	0.15

Resource Links: P - Prospectus, M - Morningstar®

Not FDIC Insured - No Bank Guarantee - May Lose Value

*The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.