



HSA Investment Options

INTEREST BEARING OPTION				Category	Annual Percentage Rate	Annual Percentage Yield (APY)					
HealthcareBank Interest Bearing Account				Cash Equivalent	0.20%	0.20%					
FDIC Insured - Bank Guaranteed											
MUTUAL FUND OPTIONS				Category	Symbol	Resource Links	Mutual Fund Returns as of November 30, 2017				
							YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
James Balanced: Golden Rainbow				Conservative Allocation	GLRBX	P M	5.59%	3.01%	5.88%	5.68%	0.97
T. Rowe Price Capital Appreciation				Moderate Allocation	PACLX	P M	15.00%	9.22%	12.46%	8.63%	1.00
Ivy Asset Strategy				World Allocation	WASAX	P M	16.77%	-0.64%	4.19%	3.15%	1.12
Vanguard 500 Index				Large Blend	VFINX	P M	20.34%	10.76%	15.58%	8.18%	0.14
American Funds Growth Fund of Amer				Large Growth	GFAFX	P M	24.59%	12.12%	16.09%	8.14%	0.70
Vanguard Mid Cap Index				Mid-Cap Blend	VIMSX	P M	18.01%	9.00%	15.20%	8.67%	0.18
JPMorgan Market Expansion Enh Idx				Mid-Cap Blend	OMEAX	P M	14.52%	11.73%	15.93%	9.58%	0.88
Neuberger Berman Mid Cap Growth				Mid-Cap Growth	NMGAX	P M	24.94%	9.88%	13.63%	7.48%	1.12
Vanguard Small Cap Index				Small Blend	NAESX	P M	15.67%	10.02%	14.91%	9.42%	0.18
Vanguard Small Cap Growth Index				Small Growth	VISGX	P M	21.45%	9.63%	14.02%	9.20%	0.19
Northern Small Cap Value				Small Value	NOSGX	P M	8.63%	10.85%	14.88%	9.27%	1.14
Vanguard Total Intl Stock Index				Foreign Large Blend	VGTSX	P M	24.88%	6.39%	7.48%	1.44%	0.18
American Funds Europacific Growth				Foreign Large Growth	AEGFX	P M	29.28%	7.40%	9.16%	3.34%	0.87
Fidelity Advisor® Diversified Intl				International	FDVAX	P M	25.11%	7.10%	9.47%	2.06%	1.23
Vanguard Emerging Mkts Stock Idx				Diversified Emerging Mkts	VEIEX	P M	26.74%	4.31%	3.78%	0.75%	0.32
Vanguard Total World Stock Index				World Stock	VTWSX	P M	22.25%	8.53%	11.30%	N/A	0.21
Nuveen Real Estate Securities				Real Estate	FREAX	P M	5.11%	5.56%	9.65%	7.43%	1.30
Templeton Global Bond				World Bond	TPINX	P M	3.97%	1.30%	2.18%	5.90%	0.99
Vanguard Interm-Term Bond Index				Intermediate-Term Bond	VBIIX	P M	3.44%	2.37%	2.01%	4.87%	0.15
PIMCO Total Return				Intermediate-Term Bond	PTRAX	P M	4.27%	2.18%	1.89%	4.95%	0.76
Vanguard Total Bond Market Index				Core Bond	VBMFX	P M	3.00%	1.96%	1.78%	3.81%	0.15

Not FDIC Insured - No Bank Guarantee - May Lose Value

Resource Links: P - Prospectus, M - Morningstar®

*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.