

HSA Investment Options

INTEREST BEARING OPTION	Category	Annual Percentage Rate	Annual Percentage Yield (APY)
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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 August 31, 2018				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio

T. Rowe Price Capital Appreciation

Allocation--50% to 70% Equity

TRAI

P

M

7.56%

11.47%

11.59%

9.94%

0.60

American Funds Capital Inc Bldr

World Allocation

CAIF

P

M

-1.89%

6.55%

6.31%

5.61%

0.40

DFA US Large Cap Value

Large Value

DFLV

P

M

3.53%

14.22%

12.46%

10.24%

0.37

Vanguard 500 Index

Large Blend

VFI

P

M

9.91%

16.07%

14.48%

10.85%

0.04

American Funds Growth Fund of Amer

Large Growth

GFF

P

M

13.82%

17.56%

15.81%

11.15%

0.43

Vanguard Mid Cap Index

Mid-Cap Blend

VIM

P

M

7.87%

12.55%

12.77%

10.92%

0.05

JPMorgan Market Expansion Enh Idx

Small Blend

PGM

P

M

8.98%

15.20%

13.59%

11.17%

0.61

Neuberger Berman Mid Cap Growth

Mid-Cap Growth

NBM

P

M

15.56%

13.20%

13.64%

11.09%

0.73

Vanguard Small Cap Index

Small Blend

VSM

P

M

12.77%

15.15%

13.07%

11.43%

0.05

Vanguard Small Cap Growth Index

Small Growth

VSG

P

M

18.45%

16.06%

13.10%

11.72%

0.07

Northern Small Cap Value

Small Value

NOS

P

M

8.21%

13.91%

11.88%

9.83%

1.13

Vanguard Total Intl Stock Index

Foreign Large Blend

VTI

P

M

-3.39%

8.40%

5.88%

3.67%

0.11

American Funds Europacific Growth

Foreign Large Growth

AEP

P

M

-2.16%

8.73%

7.64%

5.57%

0.58

Fidelity Advisor® Diversified Intl

Foreign Large Growth

FDV

P

M

-1.50%

6.75%

7.44%

4.69%

0.93

Vanguard Emerging Mkts Stock Idx

Diversified Emerging Mkts

VEM

P

M

-7.64%

9.35%

4.68%

3.00%

0.14

Vanguard Total World Stock Index

World Large Stock

VTW

P

M

3.64%

12.14%

9.97%

7.07%

0.19

Loomis Sayles Global Allocation

World Allocation

LSW

P

M

5.45%

10.27%

9.48%

8.84%

0.93

Vanguard Target Retirement 2020

Target-Date 2020

VTW

P

M

2.49%

8.09%

7.64%

6.74%

0.13

Vanguard Target Retirement 2030

Target-Date 2030

VTH

P

M

3.27%

9.81%

8.95%

7.38%

0.14

Vanguard Target Retirement 2040

Target-Date 2040

VFOR

P

M

4.03%

11.39%

10.08%

8.10%

0.15

Vanguard Target Retirement 2050

Target-Date 2050

VFI

P

M

4.25%

11.75%

10.28%

8.19%

0.15

Vanguard Target Retirement 2060

Target-Date 2060+

VTT

P

M

4.24%

11.72%

10.24%

N/A

0.15

Vanguard Target Retirement Income

Target-Date Retirement

VTIN

P

M

1.42%

5.21%

4.97%

5.22%

0.13

Nuveen Real Estate Securities	Real Estate	FARCX	P	M	3.45%	9.03%	10.18%	8.27%	1.04
Templeton Global Bond	World Bond	TGBAX	P	M	-1.81%	2.53%	2.05%	5.43%	0.78
Lord Abbett High Yield	High Yield Bond	LAHYX	P	M	0.93%	7.03%	6.37%	8.80%	0.69
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VAIPX	P	M	0.05%	2.09%	1.83%	2.85%	0.10
Vanguard Interm-Term Bond Index	Intermediate-Term Bond	VBILX	P	M	-1.42%	1.80%	2.87%	4.66%	0.07
PIMCO Total Return	Intermediate-Term Bond	PTRX	P	M	-1.04%	2.20%	2.75%	4.80%	0.55
Vanguard Total Bond Market Index	Intermediate-Term Bond	VBTLX	P	M	-1.08%	1.72%	2.40%	3.64%	0.05

Not FDIC Insured - No Bank Guarantee - May Lose Value

Resource Links: P - Prospectus, M - Morningstar[®], F - Factsheet

*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.