

HSA Investment Options

INTEREST BEARING OPTION	Category	Annual Percentage Rate	Annual Percentage Yield (APY)
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HealthcareBank Interest Bearing Account

Cash Equivalent

0.25%

0.25%

FDIC Insured - Bank Guaranteed

MUTUAL FUND OPTIONS	Category	Symbol	Resource Links	Mutual Fund Returns as of July 31, 2019				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio

American Funds American Balanced

Allocation--50% to 70% Equity

AMBFX

P

M

11.82%

8.70%

8.09%

10.73%

0.38

American Funds Capital Income Bldr

World Allocation

CAIFX

P

M

10.01%

4.78%

4.38%

7.57%

0.40

DFA US Large Cap Value

Large Value

DFLVX

P

M

15.42%

10.23%

7.54%

13.45%

0.37

Vanguard 500 Index

Large Blend

VFIAX

P

M

20.23%

13.32%

11.30%

14.00%

0.04

American Funds Growth Fund of Amer

Large Growth

GFFFX

P

M

18.44%

14.75%

11.92%

13.66%

0.42

Vanguard Mid Cap Index

Mid-Cap Blend

VIMAX

P

M

23.48%

11.13%

9.66%

14.37%

0.05

JPMorgan Market Expansion Enh Idx

Small Blend

PGMIX

P

M

16.42%

8.34%

8.42%

13.25%

0.62

Neuberger Berman Mid Cap Growth

Mid-Cap Growth

NBMLX

P

M

30.73%

16.31%

12.40%

14.76%

0.71

Vanguard Small Cap Index

Small Blend

VSMAX

P

M

21.02%

11.00%

9.09%

13.88%

0.05

Vanguard Small Cap Growth Index

Small Growth

VSGAX

P

M

26.31%

14.17%

10.55%

14.65%

0.07

Northern Small Cap Value

Small Value

NOSGX

P

M

15.70%

7.10%

7.08%

11.61%

1.14

Vanguard Total Intl Stock Index

Foreign Large Blend

VTIAX

P

M

11.11%

6.69%

2.25%

5.38%

0.11

American Funds Europacific Growth

Foreign Large Growth

AEPFX

P

M

16.54%

8.44%

4.60%

6.94%

0.58

Fidelity Advisor Diversified Intl

Foreign Large Growth

FDVIX

P

M

16.51%

6.99%

4.07%

7.17%

0.92

Vanguard Emerging Mkts Stock Idx

Diversified Emerging Mkts

VEMAX

P

M

10.84%

7.20%

1.73%

4.28%

0.14

Vanguard Total World Stock Index

World Large Stock

VTWAX

P

M

16.28%

10.12%

6.71%

9.42%

0.10

Loomis Sayles Global Allocation

World Allocation

LSWWX

P

M

19.10%

11.10%

8.22%

10.89%

0.91

Vanguard Target Retirement 2020

Target-Date 2020

VTWNX

P

M

11.63%

6.97%

5.86%

8.53%

0.13

Vanguard Target Retirement 2030

Target-Date 2030

VTHRXX

P

M

13.56%

8.34%

6.59%

9.61%

0.14

Vanguard Target Retirement 2040

Target-Date 2040

VFORX

P

M

15.01%

9.52%

7.13%

10.37%

0.14

Vanguard Target Retirement 2050

Target-Date 2050

VFIFX

P

M

15.56%

9.71%

7.25%

10.44%

0.15

Vanguard Target Retirement 2060

Target-Date 2060+

VTTSX

P

M

15.52%

9.71%

7.21%

N/A

0.15

Vanguard Target Retirement Income

Target-Date Retirement

VTINX

P

M

9.03%

4.80%

4.37%

6.06%

0.12

Nuveen Real Estate Securities	Real Estate	FARCX	P	M	19.61%	3.26%	7.88%	14.33%	1.02
Templeton Global Bond	World Bond	TGBAX	P	M	4.30%	5.37%	1.81%	4.63%	0.77
Lord Abbett High Yield	High Yield Bond	LAHYX	P	M	12.45%	6.80%	5.45%	8.96%	0.70
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VAIPX	P	M	6.35%	1.77%	1.74%	3.58%	0.10
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBILX	P	M	7.95%	2.25%	3.55%	4.84%	0.07
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	6.07%	2.80%	3.13%	4.46%	0.71
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTLX	P	M	6.36%	2.08%	2.99%	3.69%	0.05

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.