



HealthcareBank – a division of Bell Bank

# HSA Investment Options

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

FDIC Insured - Bank Guaranteed

Cash Equivalent

0.10%

0.10%

MUTUAL FUND OPTIONS	Category	Symbol	Resource Links	Mutual Fund Returns as of January 31, 2021				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio

American Funds American Balanced	Allocation--50% to 70% Equity	RLBGX	P	M	-0.63%	7.69%	10.77%	9.98%	0.26
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American Funds Capital Income Bldr	World Allocation	RIRGX	P	M	-0.65%	3.28%	7.05%	6.76%	0.27
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DFA US Large Cap Value	Large Value	DFLVX	P	M	0.29%	1.67%	10.89%	10.31%	0.36
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Vanguard 500 Index	Large Blend	VFIAX	P	M	-1.01%	11.67%	16.12%	13.47%	0.04
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American Funds Growth Fund of Amer	Large Growth	RGAGX	P	M	0.01%	16.97%	20.84%	15.46%	0.30
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Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P	M	-0.53%	10.27%	14.93%	12.10%	0.04
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JPMorgan Market Expansion Enh Idx	Small Blend	OMYGX	P	M	1.69%	5.71%	12.43%	10.98%	0.36
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Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NBMLX	P	M	0.65%	18.30%	20.46%	14.46%	0.70
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Vanguard Small Cap Index	Small Blend	VSCIX	P	M	2.20%	10.99%	15.94%	12.17%	0.04
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Vanguard Small Cap Growth Index	Small Growth	VSGIX	P	M	2.30%	18.60%	20.81%	14.18%	0.06
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Northern Small Cap Value	Small Value	NOSGX	P	M	2.43%	1.42%	8.83%	8.54%	1.11
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Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P	M	-0.11%	3.09%	10.36%	5.07%	0.08
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American Funds Europacific Growth	Foreign Large Growth	RERGX	P	M	-1.54%	8.00%	13.53%	7.92%	0.46
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Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	-1.69%	7.10%	11.23%	7.71%	0.92
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Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P	M	2.93%	4.02%	13.79%	3.74%	0.10
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Vanguard Total World Stock Index	World Large Stock	VTWIX	P	M	-0.39%	8.07%	13.77%	9.20%	0.08
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Loomis Sayles Global Allocation	World Allocation	LGMNX	P	M	-1.27%	9.28%	12.89%	9.29%	0.82
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Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	-0.35%	7.05%	9.53%	7.76%	0.13
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Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	-0.37%	7.76%	11.28%	8.84%	0.14
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Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	-0.32%	8.13%	12.75%	9.69%	0.14
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Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	-0.29%	8.44%	13.17%	9.89%	0.15
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Vanguard Target Retirement 2060	Target-Date 2060+	VTTSX	P	M	-0.28%	8.42%	13.16%	N/A	0.15
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<b>Vanguard Target Retirement Income</b>	<b>Target-Date Retirement</b>	<b>VTINX</b>	<b>P</b>	<b>M</b>	<b>-0.33%</b>	<b>6.35%</b>	<b>6.94%</b>	<b>5.78%</b>	<b>0.12</b>
<b>Nuveen Real Estate Securities</b>	<b>Real Estate</b>	<b>FARCX</b>	<b>P</b>	<b>M</b>	<b>-0.37%</b>	<b>4.89%</b>	<b>5.40%</b>	<b>7.86%</b>	<b>1.06</b>
<b>PIMCO International Bond (USD-Hdg)</b>	<b>World Bond-USD Hedged</b>	<b>PFORX</b>	<b>P</b>	<b>M</b>	<b>-0.06%</b>	<b>5.27%</b>	<b>5.08%</b>	<b>5.65%</b>	<b>0.60</b>
<b>Lord Abbett High Yield</b>	<b>High Yield Bond</b>	<b>LAHYX</b>	<b>P</b>	<b>M</b>	<b>0.68%</b>	<b>4.66%</b>	<b>8.27%</b>	<b>6.74%</b>	<b>0.71</b>
<b>Vanguard Inflation-Protected Secs</b>	<b>Inflation-Protected Bond</b>	<b>VAIPX</b>	<b>P</b>	<b>M</b>	<b>0.46%</b>	<b>6.25%</b>	<b>4.74%</b>	<b>3.74%</b>	<b>0.10</b>
<b>Vanguard Interm-Term Bond Index</b>	<b>Intermediate Core Bond</b>	<b>VBIMX</b>	<b>P</b>	<b>M</b>	<b>-0.71%</b>	<b>6.81%</b>	<b>4.69%</b>	<b>4.72%</b>	<b>0.05</b>
<b>PIMCO Total Return</b>	<b>Intermediate Core-Plus Bond</b>	<b>PTTRX</b>	<b>P</b>	<b>M</b>	<b>-0.50%</b>	<b>5.71%</b>	<b>4.55%</b>	<b>4.11%</b>	<b>0.70</b>
<b>Vanguard Total Bond Market Index</b>	<b>Intermediate Core Bond</b>	<b>VBTIX</b>	<b>P</b>	<b>M</b>	<b>-0.79%</b>	<b>5.52%</b>	<b>4.01%</b>	<b>3.72%</b>	<b>0.04</b>

*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.