



HSA Investment Options

INTEREST BEARING OPTION									
	Category	Annual Percentage Rate	Annual Percentage Yield (APY)						
HealthcareBank Interest Bearing Account	Cash Equivalent	0.20%	0.20%						
<i>FDIC Insured - Bank Guaranteed</i>									
MUTUAL FUND OPTIONS									
	Category	Symbol	Resource Links		Mutual Fund Returns as of August 31, 2024				
					YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced	Moderate Allocation	RLBGX	P	M	12.84%	5.51%	9.47%	8.47%	0.25
American Funds Capital Income Bldr	Global Allocation	RIRGX	P	M	12.37%	5.76%	7.94%	5.95%	0.27
DFA US Large Cap Value	Large Value	DFLVX	P	M	14.77%	7.86%	11.71%	8.80%	0.22
Vanguard 500 Index	Large Blend	VFIAX	P	M	19.49%	9.33%	15.87%	12.94%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	P	M	19.59%	5.59%	16.03%	13.27%	0.30
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P	M	11.88%	2.98%	11.13%	9.58%	0.04
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	P	M	13.81%	-1.67%	9.59%	10.38%	0.60
Vanguard Small Cap Index	Small Blend	VSCIX	P	M	10.20%	2.60%	10.54%	8.84%	0.04
Vanguard Small Cap Growth Index	Small Growth	VSGIX	P	M	8.48%	-3.00%	7.76%	8.37%	0.06
Vanguard Small Cap Value Index	Small Value	VSIAX	P	M	11.48%	6.71%	12.11%	8.78%	0.07
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P	M	10.75%	1.97%	7.80%	4.64%	0.09
American Funds Europacific Growth	Foreign Large Growth	REERGX	P	M	11.81%	-1.67%	7.69%	5.84%	0.47
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	14.22%	0.77%	9.17%	6.46%	0.93
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P	M	9.56%	-1.77%	5.26%	2.74%	0.10
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	P	M	15.32%	5.54%	12.12%	8.87%	0.08
Loomis Sayles Global Allocation	Global Allocation	LGMNX	P	M	12.70%	2.57%	8.49%	8.05%	0.82
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	7.70%	1.51%	5.84%	5.60%	0.08
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	10.43%	2.69%	7.91%	6.89%	0.08
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	12.32%	3.81%	9.76%	7.97%	0.08
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	13.88%	4.72%	10.98%	8.59%	0.08
Vanguard Target Retirement 2060	Target-Date 2060	VTTSX	P	M	13.90%	4.74%	10.98%	8.57%	0.08
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P	M	6.58%	1.07%	4.19%	4.20%	0.08

TIAA-CREF Real Estate Securities	Real Estate	TIREX	P	M	10.19%	-1.21%	4.88%	7.57%	0.50
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	P	M	3.20%	0.20%	1.02%	3.03%	0.75
Lord Abbett High Yield	High Yield Bond	LHYVX	P	M	6.73%	1.01%	3.28%	4.19%	0.61
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	3.49%	-1.31%	2.02%	2.07%	0.07
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	3.60%	-2.10%	0.29%	2.07%	0.05
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	4.14%	-1.88%	0.38%	1.91%	0.51
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	3.06%	-2.15%	-0.06%	1.62%	0.04

Not FDIC Insured - No Bank Guarantee - May Lose Value

Resource Links: [P](#) - Prospectus, [M](#) - Morningstar®

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