



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 November 30, 2024				
					YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced	Moderate Allocation	RLBGX	P	M	16.91%	6.91%	9.21%	8.59%	0.25
American Funds Capital Income Bldr	Global Allocation	RIRGX	P	M	13.23%	6.78%	7.17%	5.90%	0.27
DFA US Large Cap Value	Large Value	DFLVX	P	M	21.86%	10.75%	10.86%	9.52%	0.22
Vanguard 500 Index	Large Blend	VFIAX	P	M	28.02%	11.39%	15.72%	13.31%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	P	M	31.01%	8.13%	16.42%	14.12%	0.30
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P	M	23.68%	6.61%	11.96%	10.37%	0.04
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	P	M	34.06%	4.28%	12.56%	11.80%	0.60
Vanguard Small Cap Index	Small Blend	VSCIX	P	M	23.28%	7.51%	11.47%	10.07%	0.04
Vanguard Small Cap Growth Index	Small Growth	VSGIX	P	M	25.16%	3.42%	9.58%	9.96%	0.06
Vanguard Small Cap Value Index	Small Value	VSIAX	P	M	21.77%	10.34%	12.29%	9.73%	0.07
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P	M	7.97%	2.93%	5.73%	4.98%	0.09
American Funds Europacific Growth	Foreign Large Growth	RERGX	P	M	9.02%	-0.03%	5.61%	5.63%	0.47
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	10.11%	0.49%	6.77%	6.26%	0.93
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P	M	11.50%	0.65%	4.51%	3.55%	0.10
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	P	M	19.92%	7.63%	11.35%	9.44%	0.08
Loomis Sayles Global Allocation	Global Allocation	LGMNX	P	M	16.28%	3.92%	8.39%	0.00%	0.82
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	9.68%	2.48%	5.48%	5.71%	0.08
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	13.22%	4.04%	7.40%	7.09%	0.08
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	15.75%	5.43%	9.11%	8.25%	0.08
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	17.82%	6.54%	10.29%	8.91%	0.08
Vanguard Target Retirement 2060	Target-Date 2060	VTTSX	P	M	17.82%	6.54%	10.28%	8.89%	0.08
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P	M	8.27%	1.84%	4.12%	4.31%	0.08

TIAA-CREF Real Estate Securities	Real Estate	TIREX	P	M	13.93%	-0.30%	5.20%	7.31%	0.50
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	P	M	5.52%	1.24%	1.72%	3.04%	0.75
Lord Abbett High Yield	High Yield Bond	LHYVX	P	M	9.40%	2.13%	3.63%	0.00%	0.61
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	3.61%	-1.69%	2.25%	2.23%	0.07
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	3.29%	-1.73%	0.35%	1.93%	0.05
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	4.36%	-1.61%	0.52%	1.85%	0.51
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	3.05%	-1.96%	0.02%	1.53%	0.04

Not FDIC Insured - No Bank Guarantee - May Lose Value

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

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