



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 February 28, 2025				
					YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced	Moderate Allocation	RLBGX	P	M	2.71%	7.83%	9.93%	8.52%	0.25
American Funds Capital Income Bldr	Global Allocation	RIRGX	P	M	5.69%	6.86%	8.71%	6.14%	0.27
DFA US Large Cap Value	Large Value	DFLVX	P	M	4.87%	8.28%	13.01%	8.92%	0.23
Vanguard 500 Index	Large Blend	VFIAX	P	M	1.44%	12.50%	16.81%	12.94%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	P	M	1.25%	12.88%	16.64%	13.69%	0.30
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P	M	2.48%	6.88%	12.49%	9.41%	0.04
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	P	M	-1.05%	6.09%	11.55%	10.16%	0.59
Vanguard Small Cap Index	Small Blend	VSCIX	P	M	-1.13%	5.81%	11.51%	8.60%	0.04
Vanguard Small Cap Growth Index	Small Growth	VSGIX	P	M	-2.32%	4.39%	8.81%	8.30%	0.06
Vanguard Small Cap Value Index	Small Value	VSIAX	P	M	-0.25%	6.65%	13.01%	8.40%	0.07
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P	M	5.24%	4.45%	7.58%	5.05%	0.06
American Funds Europacific Growth	Foreign Large Growth	RERGX	P	M	5.68%	3.95%	7.11%	5.66%	0.47
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	6.42%	4.97%	8.18%	6.09%	0.87
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P	M	0.72%	1.49%	5.02%	3.67%	0.09
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	P	M	2.68%	8.84%	12.62%	9.16%	0.07
Loomis Sayles Global Allocation	Global Allocation	LGMNX	P	M	2.28%	7.08%	8.73%	0.00%	0.82
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	2.38%	3.77%	5.89%	5.55%	0.08
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	2.48%	5.37%	8.04%	6.86%	0.08
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	2.55%	6.73%	10.04%	7.99%	0.08
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	2.65%	7.82%	11.35%	8.63%	0.08
Vanguard Target Retirement 2060	Target-Date 2060	VTTSX	P	M	2.63%	7.83%	11.34%	8.61%	0.08
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P	M	2.29%	3.07%	4.20%	4.23%	0.08

TIAA-CREF Real Estate Securities	Real Estate	TIREX	P	M	4.78%	-0.20%	5.47%	6.38%	0.50
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	P	M	0.89%	2.54%	1.53%	2.83%	0.75
BlackRock High Yield Portfolio (Fund addition effective 2/20/25)	High Yield Bond	BRHYX	P	M	1.95%	5.39%	5.21%	5.10%	0.48
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	3.49%	-0.83%	1.88%	2.33%	0.07
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	2.83%	-0.32%	-0.30%	1.89%	0.04
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	3.45%	-0.07%	0.13%	1.88%	0.51
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	2.75%	-0.42%	-0.52%	1.49%	0.03

Not FDIC Insured - No Bank Guarantee - May Lose Value

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

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