



## HSA Investment Options

INTEREST BEARING OPTION		Category	Annual Percentage Rate	Annual Percentage Yield (APY)						
HealthcareBank Interest Bearing Account		Cash Equivalent	0.20%	0.20%						
FDIC Insured - Bank Guaranteeed										
MUTUAL FUND OPTIONS		Category	Symbol	Resource Links		Mutual Fund Returns as of March 31, 2025				
						YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced		Moderate Allocation	RLBGX	<a href="#">P</a>	<a href="#">M</a>	-0.15%	6.52%	11.14%	8.36%	0.25
American Funds Capital Income Bldr		Global Allocation	RIRGX	<a href="#">P</a>	<a href="#">M</a>	5.18%	6.44%	10.86%	6.33%	0.27
DFA US Large Cap Value		Large Value	DFLVX	<a href="#">P</a>	<a href="#">M</a>	2.29%	6.72%	17.63%	8.86%	0.23
Vanguard 500 Index		Large Blend	VFIAX	<a href="#">P</a>	<a href="#">M</a>	-4.28%	9.02%	18.55%	12.46%	0.04
American Funds Growth Fund of Amer		Large Growth	RGAGX	<a href="#">P</a>	<a href="#">M</a>	-6.36%	8.90%	17.59%	12.90%	0.30
Vanguard Mid Cap Index		Mid-Cap Blend	VMCIX	<a href="#">P</a>	<a href="#">M</a>	-1.58%	4.51%	16.22%	8.93%	0.04
Neuberger Berman Mid Cap Growth		Mid-Cap Growth	NRMGX	<a href="#">P</a>	<a href="#">M</a>	-8.83%	3.27%	13.19%	9.10%	0.59
Vanguard Small Cap Index		Small Blend	VSCIX	<a href="#">P</a>	<a href="#">M</a>	-7.37%	3.03%	15.63%	7.76%	0.04
Vanguard Small Cap Growth Index		Small Growth	VSGIX	<a href="#">P</a>	<a href="#">M</a>	-9.93%	1.19%	11.48%	7.31%	0.06
Vanguard Small Cap Value Index		Small Value	VSIAX	<a href="#">P</a>	<a href="#">M</a>	-5.43%	4.21%	18.41%	7.70%	0.07
Vanguard Total Intl Stock Index		Foreign Large Blend	VTSNX	<a href="#">P</a>	<a href="#">M</a>	5.51%	4.67%	11.47%	5.24%	0.06
American Funds Europacific Growth		Foreign Large Growth	RERGX	<a href="#">P</a>	<a href="#">M</a>	2.62%	3.28%	9.93%	5.33%	0.47
Fidelity Advisor Diversified Intl		Foreign Large Growth	FDVIX	<a href="#">P</a>	<a href="#">M</a>	5.12%	4.42%	10.98%	6.00%	0.87
Vanguard Emerging Mkts Stock Idx		Diversified Emerging Mkts	VEMIX	<a href="#">P</a>	<a href="#">M</a>	2.10%	2.79%	9.44%	4.03%	0.09
Vanguard Total World Stock Index		Global Large-Stock Blend	VTWIX	<a href="#">P</a>	<a href="#">M</a>	-1.04%	6.88%	15.39%	8.91%	0.07
Loomis Sayles Global Allocation		Global Allocation	LGMNX	<a href="#">P</a>	<a href="#">M</a>	-1.79%	5.28%	10.06%	0.00%	0.82
Vanguard Target Retirement 2020		Target-Date 2020	VTWNX	<a href="#">P</a>	<a href="#">M</a>	1.13%	3.50%	7.40%	5.47%	0.08
Vanguard Target Retirement 2030		Target-Date 2030	VTHRX	<a href="#">P</a>	<a href="#">M</a>	0.21%	4.51%	9.94%	6.70%	0.08
Vanguard Target Retirement 2040		Target-Date 2040	VFORX	<a href="#">P</a>	<a href="#">M</a>	-0.21%	5.47%	12.36%	7.80%	0.08
Vanguard Target Retirement 2050		Target-Date 2050	VFIFX	<a href="#">P</a>	<a href="#">M</a>	-0.56%	6.22%	13.84%	8.40%	0.08
Vanguard Target Retirement 2060		Target-Date 2060	VTTSX	<a href="#">P</a>	<a href="#">M</a>	-0.57%	6.23%	13.83%	8.38%	0.08
Vanguard Target Retirement Income		Target-Date Retirement	VTINX	<a href="#">P</a>	<a href="#">M</a>	1.37%	3.11%	5.14%	4.15%	0.08
TIAA-CREF Real Estate Securities		Real Estate	TIREX	<a href="#">P</a>	<a href="#">M</a>	1.14%	-3.22%	8.40%	5.84%	0.50
PIMCO International Bond (USD-Hdg)		Global Bond-USD Hedged	PFORX	<a href="#">P</a>	<a href="#">M</a>	0.26%	2.80%	2.17%	2.69%	0.75

<b>BlackRock High Yield Portfolio</b> (Fund addition effective 2/20/25)	High Yield Bond	BRHYX	<a href="#">P</a>	<a href="#">M</a>	0.85%	5.18%	7.68%	5.04%	0.48
<b>Vanguard Inflation-Protected Secs</b>	Inflation-Protected Bond	VIPIX	<a href="#">P</a>	<a href="#">M</a>	4.21%	-0.04%	2.28%	2.44%	0.07
<b>Vanguard Interm-Term Bond Index</b>	Intermediate Core Bond	VBIMX	<a href="#">P</a>	<a href="#">M</a>	3.19%	0.94%	0.06%	1.85%	0.04
<b>PIMCO Total Return</b>	Intermediate Core-Plus Bond	PTTRX	<a href="#">P</a>	<a href="#">M</a>	3.51%	1.12%	0.49%	1.85%	0.51
<b>Vanguard Total Bond Market Index</b>	Intermediate Core Bond	VBTIX	<a href="#">P</a>	<a href="#">M</a>	2.77%	0.54%	-0.40%	1.45%	0.03

Resource Links: **P** - Prospectus, **M** - Morningstar®

Not FDIC Insured - No Bank Guarantee - May Lose Value

\*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.