



HSA Investment Options

INTEREST BEARING OPTION		Category	Annual Percentage Rate	Annual Percentage Yield (APY)						
Fund Name										
HealthcareBank Interest Bearing Account		Cash Equivalent	0.20%	0.20%						
FDIC Insured - Bank Guaranteed										
MUTUAL FUND OPTIONS		Category	Symbol	Resource Links		Mutual Fund Returns as of July 31, 2025				
Fund Name						YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced		Moderate Allocation	RLBGX	P	M	9.30%	11.97%	9.88%	9.17%	0.25
American Funds Capital Income Bldr		Global Allocation	RIRGX	P	M	12.30%	10.83%	9.89%	6.92%	0.27
DFA US Large Cap Value		Large Value	DFLVX	P	M	5.41%	10.28%	14.08%	9.06%	0.23
Vanguard 500 Index		Large Blend	VFIAX	P	M	8.56%	17.05%	15.83%	13.62%	0.04
American Funds Growth Fund of Amer		Large Growth	RGAGX	P	M	12.77%	21.81%	15.11%	14.58%	0.30
Vanguard Mid Cap Index		Mid-Cap Blend	VMCIX	P	M	9.14%	11.62%	12.06%	10.05%	0.04
Neuberger Berman Mid Cap Growth		Mid-Cap Growth	NRMGX	P	M	12.38%	14.96%	10.36%	10.82%	0.59
Vanguard Small Cap Index		Small Blend	VSCIX	P	M	1.24%	9.14%	11.28%	8.82%	0.04
Vanguard Small Cap Growth Index		Small Growth	VSGIX	P	M	1.20%	9.41%	6.60%	8.47%	0.06
Vanguard Small Cap Value Index		Small Value	VSIAX	P	M	1.22%	8.84%	14.83%	8.69%	0.07
Vanguard Total Intl Stock Index		Foreign Large Blend	VTSNX	P	M	17.19%	12.13%	9.23%	6.29%	0.06
American Funds Europacific Growth		Foreign Large Growth	RERGX	P	M	14.56%	11.12%	6.67%	6.36%	0.47
Fidelity Advisor Diversified Intl		Foreign Large Growth	FDVIX	P	M	16.35%	12.57%	7.77%	6.57%	0.87
Vanguard Emerging Mkts Stock Idx		Diversified Emerging Mkts	VEMIX	P	M	13.06%	10.14%	6.00%	5.65%	0.09
Vanguard Total World Stock Index		Global Large-Stock Blend	VTWIX	P	M	11.43%	14.83%	12.75%	10.08%	0.07
Loomis Sayles Global Allocation		Global Allocation	LGMNX	P	M	5.82%	11.02%	7.11%	0.00%	0.82
Vanguard Target Retirement 2020		Target-Date 2020	VTWNX	P	M	6.65%	7.21%	5.57%	6.01%	0.08
Vanguard Target Retirement 2030		Target-Date 2030	VTHRX	P	M	8.47%	9.88%	7.88%	7.49%	0.08
Vanguard Target Retirement 2040		Target-Date 2040	VFORX	P	M	9.63%	11.83%	9.95%	8.73%	0.08
Vanguard Target Retirement 2050		Target-Date 2050	VFIFX	P	M	10.89%	13.49%	11.41%	9.49%	0.08
Vanguard Target Retirement 2060		Target-Date 2060	VTTSX	P	M	10.87%	13.48%	11.41%	9.49%	0.08
Vanguard Target Retirement Income		Target-Date Retirement	VTINX	P	M	6.21%	6.08%	4.04%	4.67%	0.08
TIAA-CREF Real Estate Securities		Real Estate	TIREX	P	M	-0.26%	0.20%	4.36%	6.09%	0.50
PIMCO International Bond (USD-Hdg)		Global Bond-USD Hedged	PFORX	P	M	2.28%	4.31%	1.56%	3.13%	0.75

BlackRock High Yield Portfolio	High Yield Bond	BRHYX	P	M	5.55%	8.42%	5.64%	5.48%	0.48
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	4.79%	0.83%	1.11%	2.57%	0.07
Vanguard Interim-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	5.00%	2.18%	-0.79%	2.13%	0.04
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	4.51%	2.60%	-0.38%	2.02%	0.51
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTVX	P	M	3.80%	1.73%	-1.09%	1.66%	0.03

Resource Links:
P - Prospectus,
M - Morningstar®

Not FDIC Insured - No Bank Guarantee - May Lose Value

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