



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 September 30, 2025				
Fund Name						YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced		Moderate Allocation	RLBGX	P	M	14.37%	17.71%	10.71%	10.26%	0.25
American Funds Capital Income Bldr		Global Allocation	RIRGX	P	M	17.06%	16.39%	10.77%	8.12%	0.27
DFA US Large Cap Value		Large Value	DFLVX	P	M	11.28%	16.84%	14.87%	10.71%	0.23
Vanguard 500 Index		Large Blend	VFIAX	P	M	14.80%	24.88%	16.42%	15.26%	0.04
American Funds Growth Fund of Amer		Large Growth	RGAGX	P	M	18.20%	28.95%	15.16%	16.19%	0.30
Vanguard Mid Cap Index		Mid-Cap Blend	VMCIX	P	M	12.59%	17.94%	12.45%	11.39%	0.04
Neuberger Berman Mid Cap Growth		Mid-Cap Growth	NRMGX	P	M	14.41%	20.17%	10.29%	12.31%	0.59
Vanguard Small Cap Index		Small Blend	VSCIX	P	M	6.90%	15.95%	12.22%	10.58%	0.04
Vanguard Small Cap Growth Index		Small Growth	VSGIX	P	M	6.82%	15.90%	7.35%	10.48%	0.06
Vanguard Small Cap Value Index		Small Value	VSIAX	P	M	6.92%	15.87%	15.93%	10.22%	0.07
Vanguard Total Intl Stock Index		Foreign Large Blend	VTSNX	P	M	26.53%	20.82%	10.41%	8.35%	0.06
American Funds Europacific Growth		Foreign Large Growth	RERGX	P	M	23.48%	19.65%	7.49%	8.28%	0.47
Fidelity Advisor Diversified Intl		Foreign Large Growth	FDVIX	P	M	22.34%	20.55%	8.04%	8.42%	0.87
Vanguard Emerging Mkts Stock Idx		Diversified Emerging Mkts	VEMIX	P	M	23.10%	17.33%	7.69%	7.96%	0.09
Vanguard Total World Stock Index		Global Large-Stock Blend	VTWIX	P	M	18.75%	22.92%	13.56%	11.93%	0.07
Loomis Sayles Global Allocation		Global Allocation	LGMNX	P	M	10.02%	18.32%	7.68%	9.39%	0.82
Vanguard Target Retirement 2020		Target-Date 2020	VTWNX	P	M	10.35%	11.98%	6.03%	6.99%	0.08
Vanguard Target Retirement 2030		Target-Date 2030	VTHRX	P	M	13.62%	15.92%	8.50%	8.78%	0.08
Vanguard Target Retirement 2040		Target-Date 2040	VFORX	P	M	15.64%	18.67%	10.62%	10.30%	0.08
Vanguard Target Retirement 2050		Target-Date 2050	VFIFX	P	M	17.82%	21.03%	12.20%	11.16%	0.08
Vanguard Target Retirement 2060		Target-Date 2060	VTTX	P	M	17.81%	21.03%	12.20%	11.15%	0.08
Vanguard Target Retirement Income		Target-Date Retirement	VTINX	P	M	9.61%	10.30%	4.55%	5.29%	0.08
TIAA-CREF Real Estate Securities		Real Estate	TIREX	P	M	3.46%	8.29%	5.64%	6.86%	0.50
PIMCO International Bond (USD-Hdg)		Global Bond-USD Hedged	PFORX	P	M	3.23%	6.41%	1.57%	3.28%	0.75

BlackRock High Yield Portfolio	High Yield Bond	BRHYX	P	M	7.51%	11.44%	6.05%	6.16%	0.48
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	6.83%	4.78%	1.37%	2.92%	0.07
Vanguard Interim-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	7.35%	5.62%	-0.27%	2.28%	0.04
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	7.49%	6.06%	0.18%	2.44%	0.51
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	6.11%	4.92%	-0.47%	1.84%	0.03

Not FDIC Insured - No Bank Guarantee - May Lose Value

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

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