



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 October 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	15.59%	16.19%	10.39%	9.71%	0.25
American Funds Capital Income Bldr		Global Allocation	RIRGX	P	M	17.43%	14.17%	10.57%	7.68%	0.27
DFA US Large Cap Value		Large Value	DFLVX	P	M	11.44%	11.82%	13.84%	9.70%	0.23
Vanguard 500 Index		Large Blend	VFIAX	P	M	15.59%	22.64%	15.56%	14.29%	0.04
American Funds Growth Fund of Amer		Large Growth	RGAGX	P	M	17.97%	27.92%	13.86%	15.08%	0.29
Vanguard Mid Cap Index		Mid-Cap Blend	VMCIX	P	M	10.83%	14.54%	10.53%	10.50%	0.04
Neuberger Berman Mid Cap Growth		Mid-Cap Growth	NRMGX	P	M	11.14%	18.45%	7.10%	11.45%	0.59
Vanguard Small Cap Index		Small Blend	VSCIX	P	M	6.53%	12.77%	10.23%	9.69%	0.04
Vanguard Small Cap Growth Index		Small Growth	VSGIX	P	M	7.16%	14.79%	5.48%	9.75%	0.06
Vanguard Small Cap Value Index		Small Value	VSIAX	P	M	5.99%	11.25%	13.86%	9.22%	0.07
Vanguard Total Intl Stock Index		Foreign Large Blend	VTSNX	P	M	27.50%	18.37%	9.51%	7.80%	0.06
American Funds Europacific Growth		Foreign Large Growth	RERGX	P	M	24.90%	16.98%	6.24%	7.73%	0.47
Fidelity Advisor Diversified Intl		Foreign Large Growth	FDVIX	P	M	23.84%	17.94%	7.36%	7.90%	0.87
Vanguard Emerging Mkts Stock Idx		Diversified Emerging Mkts	VEMIX	P	M	24.07%	16.88%	6.14%	7.32%	0.09
Vanguard Total World Stock Index		Global Large-Stock Blend	VTWIX	P	M	19.46%	20.57%	12.56%	11.17%	0.07
Loomis Sayles Global Allocation		Global Allocation	LGMNX	P	M	11.08%	16.89%	7.01%	9.39%	0.82
Vanguard Target Retirement 2020		Target-Date 2020	VTWNX	P	M	10.99%	11.40%	5.61%	0.66%	0.08
Vanguard Target Retirement 2030		Target-Date 2030	VTHRX	P	M	14.36%	14.81%	7.89%	8.25%	0.08
Vanguard Target Retirement 2040		Target-Date 2040	VFORX	P	M	16.40%	17.08%	9.85%	9.63%	0.08
Vanguard Target Retirement 2050		Target-Date 2050	VFIFX	P	M	18.58%	19.05%	11.33%	10.47%	0.08
Vanguard Target Retirement 2060		Target-Date 2060	VTTSX	P	M	18.58%	19.04%	11.33%	10.47%	0.08
Vanguard Target Retirement Income		Target-Date Retirement	VTINX	P	M	10.23%	10.05%	4.34%	5.15%	0.08
TIAA-CREF Real Estate Securities		Real Estate	TIREX	P	M	4.03%	8.00%	5.37%	6.55%	0.50
PIMCO International Bond (USD-Hdg)		Global Bond-USD Hedged	PFORX	P	M	4.35%	6.74%	1.59%	3.37%	0.57

BlackRock High Yield Portfolio	High Yield Bond	BRHYX	P	M	7.82%	10.74%	5.57%	5.93%	0.48
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	7.16%	4.75%	1.54%	3.03%	0.07
Vanguard Interim-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	8.02%	6.38%	-0.14%	2.46%	0.04
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	8.74%	7.23%	0.39%	2.53%	0.51
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	6.76%	5.82%	-0.35%	1.98%	0.03

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

Not FDIC Insured - No Bank Guarantee - May Lose Value

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