HSA Investment Options

INTEREST BEARING OPTION Fund Name	Category	Annual Percentage Rate	Annual Percentage Yield (APY)
HealthcareBank Interest Bearing Account *FDIC Insured - Bank Guaranteed*	Cash Equivalent	0.20%	0.20%

MUTUAL FUND OPTIONS Fund Name	Category	Symbol	Resource Links		Mutual Fund Returns as of Sept 30, 2026				
					YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced	Moderate Allocation	RLBGX	P	M	7.50%	17.64%	9.45%	10.19%	0.25
American Funds Capital Income Bldr	Global Allocation	RIRGX	P	M	6.93%	16.45%	9.01%	8.01%	0.26
DFA US Large Cap Value	Large Value	DFLVX	P	M	18.88%	19.79%	11.72%	11.56%	0.22
Vanguard 500 Index	Large Blend	VFIAX	P	M	13.77%	23.22%	13.69%	15.39%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	P	M	11.47%	25.49%	11.75%	15.97%	0.29
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P	M	10.87%	17.48%	7.50%	11.12%	0.03
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	P	M	3.07%	14.97%	3.24%	11.31%	0.58
Vanguard Small Cap Index	Small Blend	VSCIX	P	M	13.12%	17.37%	6.98%	10.59%	0.03
Vanguard Small Cap Growth Index	Small Growth	VSGIX	P	M	14.26%	18.18%	4.54%	10.76%	0.05
Vanguard Small Cap Value Index	Small Value	VSIAX	P	M	12.11%	16.63%	8.58%	10.01%	0.07
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P	M	13.97%	20.81%	9.40%	9.25%	0.06
American Funds Europacific Growth	Foreign Large Growth	RERGX	P	M	10.55%	18.78%	5.78%	8.97%	0.47
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	12.35%	19.46%	7.27%	9.44%	0.86
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P	M	11.45%	18.18%	6.68%	7.69%	0.06
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	P	M	13.76%	21.97%	11.34%	12.40%	0.07
Loomis Sayles Global Allocation	Global Allocation	LGMNX	P	M	5.40%	14.83%	5.89%	9.73%	0.83
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	3.57%	10.76%	4.36%	6.51%	0.08
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	7.09%	14.90%	6.71%	8.62%	0.08
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	9.65%	17.68%	8.53%	10.34%	0.08
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	12.15%	20.25%	10.17%	11.49%	0.08
Vanguard Target Retirement 2060	Target-Date 2060	VTTSX	P	M	12.30%	20.31%	10.20%	11.50%	0.08
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P	M	3.10%	9.70%	3.73%	5.00%	0.08
TIAA-CREF Real Estate Securities	Real Estate	TIREX	P	M	6.72%	11.04%	0.92%	5.82%	0.49
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	P	M	-1.87%	4.73%	1.23%	2.34%	0.64
BlackRock High Yield Portfolio	High Yield Bond	BRHYX	P	M	0.48%	8.66%	4.20%	5.45%	0.48

Vanguard Inflation-Protected Secs	**Inflation-Protected Bond**	**VIPIX**	P	M	**-2.16%**	**3.94%**	**-0.13%**	**2.04%**	**0.07**
Vanguard Interm-Term Bond Index	**Intermediate Core Bond**	**VBIMX**	P	M	**-3.69%**	**4.55%**	**-0.61%**	**1.39%**	**0.03**
PIMCO Total Return	**Intermediate Core-Plus Bond**	**PTTRX**	P	M	**-3.25%**	**5.34%**	**-0.25%**	**1.71%**	**0.52**
Vanguard Total Bond Market Index	**Intermediate Core Bond**	**VBTIX**	P	M	**-2.68%**	**4.32%**	**-0.69%**	**1.14%**	**0.03**

Not FDIC Insured - No Bank Guarantee - May Lose Value

Resource Links: P - Prospectus, M - Morningstar®

*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.