

HSA Investment Options

INTEREST BEARING OPTION		Category	Annual Percentage Rate	Annual Percentage Yield (APY)						
HealthcareBank Interest Bearing Account		Cash Equivalent	0.20%	0.20%						
<i>FDIC Insured - Bank Guaranteed</i>										
MUTUAL FUND OPTIONS		Category	Symbol	Resource Links	Mutual Fund Returns as of September 30, 2023					
					YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio	
American Funds American Balanced	Moderate Allocation	RLBGX	P M	4.00%	4.68%	5.76%	7.63%	0.25		
American Funds Capital Income Bldr	Global Allocation	RIRGX	P M	-0.06%	5.60%	4.36%	5.10%	0.26		
DFA US Large Cap Value	Large Value	DFLVX	P M	2.20%	13.49%	5.57%	8.65%	0.21		
Vanguard 500 Index	Large Blend	VFIAX	P M	13.04%	10.11%	9.88%	11.87%	0.04		
American Funds Growth Fund of Amer	Large Growth	RGAGX	P M	20.34%	5.15%	8.61%	11.72%	0.30		
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P M	3.30%	7.27%	6.50%	9.06%	0.04		
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	P M	6.41%	0.89%	5.67%	9.01%	0.59		
Vanguard Small Cap Index	Small Blend	VSCIX	P M	4.24%	8.72%	4.62%	8.00%	0.04		
Vanguard Small Cap Growth Index	Small Growth	VSGIX	P M	7.33%	0.42%	3.33%	7.32%	0.06		
Vanguard Small Cap Value Index	Small Value	VSTIAX	P M	2.08%	15.32%	4.92%	8.14%	0.07		
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P M	5.04%	3.89%	2.76%	3.63%	0.08		
American Funds Europacific Growth	Foreign Large Growth	RERGX	P M	5.15%	0.08%	3.11%	4.64%	0.47		
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P M	6.48%	0.86%	4.08%	5.03%	0.91		
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P M	2.49%	-0.19%	2.04%	2.53%	0.10		
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	P M	9.55%	7.07%	6.44%	7.70%	0.08		
Loomis Sayles Global Allocation	Global Allocation	LGMNX	P M	9.23%	1.36%	5.07%	6.77%	0.81		
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P M	4.18%	1.43%	3.58%	5.24%	0.08		
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P M	5.93%	2.97%	4.46%	6.28%	0.08		
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P M	7.35%	4.81%	5.37%	7.26%	0.08		
Vanguard Target Retirement 2050	Target-Date 2050	VFIXX	P M	8.47%	5.92%	5.99%	7.67%	0.08		
Vanguard Target Retirement 2060	Target-Date 2060	VTTSX	P M	8.47%	5.91%	5.98%	7.65%	0.08		
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P M	3.16%	-0.13%	2.69%	3.60%	0.08		

TIAA-CREF Real Estate Securities	Real Estate	TIREX	P	M	-4.14%	1.05%	3.54%	6.76%	0.48
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	P	M	3.31%	-2.21%	1.00%	2.99%	0.63
Lord Abbett High Yield	High Yield Bond	LHYVX	P	M	3.65%	0.80%	1.58%	3.89%	0.60
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	-0.75%	-2.04%	2.02%	1.67%	0.07
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	-0.73%	-5.38%	0.74%	1.58%	0.05
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	-0.59%	-5.06%	0.24%	1.25%	0.49
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	-0.91%	-5.20%	0.15%	1.12%	0.04

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

Not FDIC Insured - No Bank Guarantee - May Lose Value

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