



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 August 31, 2023				
					YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced	Moderate Allocation	RLBGX	P	M	7.75%	5.36%	6.57%	8.36%	0.25
American Funds Capital Income Bldr	Global Allocation	RIRGX	P	M	3.28%	6.04%	5.17%	5.79%	0.26
DFA US Large Cap Value	Large Value	DFLVX	P	M	5.17%	13.67%	6.19%	9.28%	0.21
Vanguard 500 Index	Large Blend	VFIAX	P	M	18.70%	10.48%	11.08%	12.77%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	P	M	26.16%	5.43%	9.79%	12.82%	0.30
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P	M	8.62%	8.45%	7.47%	10.09%	0.04
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	P	M	11.82%	2.34%	6.63%	10.12%	0.59
Vanguard Small Cap Index	Small Blend	VSCIX	P	M	10.44%	9.83%	5.51%	9.23%	0.04
Vanguard Small Cap Growth Index	Small Growth	VSGIX	P	M	14.89%	2.20%	4.46%	8.70%	0.06
Vanguard Small Cap Value Index	Small Value	VSIAX	P	M	7.32%	15.78%	5.60%	9.24%	0.07

Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P	M	8.65%	4.39%	3.52%	4.70%	0.08
American Funds Europacific Growth	Foreign Large Growth	REGRX	P	M	10.84%	1.27%	4.09%	5.90%	0.47
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	11.32%	2.08%	5.08%	6.25%	0.91
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P	M	4.65%	-0.05%	2.20%	3.45%	0.10
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	P	M	14.33%	7.51%	7.41%	8.74%	0.08
Loomis Sayles Global Allocation	Global Allocation	LGMNX	P	M	13.89%	2.04%	5.79%	7.62%	0.81
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	7.18%	1.94%	4.15%	5.88%	0.08
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	9.75%	3.55%	5.21%	7.06%	0.08
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	11.56%	5.32%	6.22%	8.13%	0.08
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	12.99%	6.43%	6.89%	8.57%	0.08
Vanguard Target Retirement 2060	Target-Date 2060	VTTSX	P	M	12.98%	6.42%	6.88%	8.55%	0.08
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P	M	5.73%	0.45%	3.16%	4.06%	0.08
TIAA-CREF Real Estate Securities	Real Estate	TIREX	P	M	2.52%	2.42%	4.43%	7.88%	0.48
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	P	M	4.19%	-1.67%	1.14%	3.14%	0.63

Lord Abbett High Yield	High Yield Bond	LHYVX	P	M	5.07%	0.84%	1.96%	4.13%	0.60
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	1.12%	-1.56%	2.21%	2.03%	0.07
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	1.82%	-4.55%	1.12%	2.00%	0.05
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	1.96%	-4.23%	0.63%	1.68%	0.49
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	1.61%	-4.37%	0.55%	1.47%	0.04

Not FDIC Insured - No Bank Guarantee - May Lose Value

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

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