

# HSA Investment Options

INTEREST BEARING OPTION	Category	Annual Percentage Rate	Annual Percentage Yield (APY)
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**HealthcareBank Interest Bearing Account**

Cash Equivalent

0.25%

0.25%

*FDIC Insured - Bank Guaranteed*

MUTUAL FUND OPTIONS	Category	Symbol	Resource Links	Mutual Fund Returns as of August 31, 2019				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio

**American Funds American Balanced**

Allocation--50% to 70% Equity

AMBFX

P

M

11.69%

8.67%

7.37%

10.40%

0.38

**American Funds Capital Income Bldr**

World Allocation

CAIFX

P

M

9.88%

5.12%

3.89%

7.30%

0.40

**DFA US Large Cap Value**

Large Value

DFLVX

P

M

10.67%

8.28%

5.97%

12.24%

0.37

**Vanguard 500 Index**

Large Blend

VFIAX

P

M

18.33%

12.67%

10.08%

13.41%

0.04

**American Funds Growth Fund of Amer**

Large Growth

GFFFX

P

M

15.67%

13.61%

10.46%

13.15%

0.42

**Vanguard Mid Cap Index**

Mid-Cap Blend

VIMAX

P

M

20.12%

10.05%

8.05%

13.50%

0.05

**JPMorgan Market Expansion Enh Idx**

Small Blend

PGMIX

P

M

11.14%

6.42%

6.37%

12.27%

0.62

**Neuberger Berman Mid Cap Growth**

Mid-Cap Growth

NBMLX

P

M

28.88%

15.67%

11.09%

14.40%

0.71

**Vanguard Small Cap Index**

Small Blend

VSMAX

P

M

16.17%

9.27%

7.15%

12.92%

0.05

**Vanguard Small Cap Growth Index**

Small Growth

VSGAX

P

M

23.28%

13.06%

8.98%

14.06%

0.07

**Northern Small Cap Value**

Small Value

NOSGX

P

M

9.60%

4.63%

4.99%

10.62%

1.14

**Vanguard Total Intl Stock Index**

Foreign Large Blend

VTIAX

P

M

8.51%

5.61%

1.55%

4.77%

0.11

**American Funds Europacific Growth**

Foreign Large Growth

AEPFX

P

M

13.58%

7.05%

3.92%

6.35%

0.58

**Fidelity Advisor Diversified Intl**

Foreign Large Growth

FDVIX

P

M

15.69%

6.36%

3.82%

6.78%

0.92

**Vanguard Emerging Mkts Stock Idx**

Diversified Emerging Mkts

VEMAX

P

M

6.65%

5.24%

0.24%

3.94%

0.14

**Vanguard Total World Stock Index**

World Large Stock

VTWAX

P

M

13.79%

9.16%

5.70%

8.82%

0.10

**Loomis Sayles Global Allocation**

World Allocation

LSWWX

P

M

18.71%

10.82%

7.60%

10.67%

0.91

**Vanguard Target Retirement 2020**

Target-Date 2020

VTWNX

P

M

11.67%

6.91%

5.35%

8.23%

0.13

**Vanguard Target Retirement 2030**

Target-Date 2030

VTHR3

P

M

12.82%

7.99%

5.87%

9.20%

0.14

**Vanguard Target Retirement 2040**

Target-Date 2040

VFORX

P

M

13.46%

8.88%

6.20%

9.87%

0.14

**Vanguard Target Retirement 2050**

Target-Date 2050

VFIFX

P

M

13.62%

8.95%

6.25%

9.89%

0.15

**Vanguard Target Retirement 2060**

Target-Date 2060+

VTTSX

P

M

13.60%

8.95%

6.22%

N/A

0.15

**Vanguard Target Retirement Income**

Target-Date Retirement

VTINX

P

M

9.90%

5.08%

4.21%

5.96%

0.12

<b>Nuveen Real Estate Securities</b>	<b>Real Estate</b>	<b>FARCX</b>	<b>P</b>	<b>M</b>	<b>24.26%</b>	<b>5.82%</b>	<b>8.08%</b>	<b>13.45%</b>	<b>1.02</b>
<b>Templeton Global Bond</b>	<b>World Bond</b>	<b>TGBAX</b>	<b>P</b>	<b>M</b>	<b>-1.40%</b>	<b>3.13%</b>	<b>0.49%</b>	<b>4.07%</b>	<b>0.77</b>
<b>Lord Abbett High Yield</b>	<b>High Yield Bond</b>	<b>LAHYX</b>	<b>P</b>	<b>M</b>	<b>11.92%</b>	<b>5.93%</b>	<b>5.04%</b>	<b>8.73%</b>	<b>0.70</b>
<b>Vanguard Inflation-Protected Secs</b>	<b>Inflation-Protected Bond</b>	<b>VAIPX</b>	<b>P</b>	<b>M</b>	<b>8.77%</b>	<b>2.69%</b>	<b>2.09%</b>	<b>3.70%</b>	<b>0.10</b>
<b>Vanguard Interm-Term Bond Index</b>	<b>Intermediate Core Bond</b>	<b>VBILX</b>	<b>P</b>	<b>M</b>	<b>11.06%</b>	<b>3.41%</b>	<b>3.86%</b>	<b>5.00%</b>	<b>0.07</b>
<b>PIMCO Total Return</b>	<b>Intermediate Core-Plus Bond</b>	<b>PTTRX</b>	<b>P</b>	<b>M</b>	<b>9.03%</b>	<b>3.83%</b>	<b>3.47%</b>	<b>4.55%</b>	<b>0.71</b>
<b>Vanguard Total Bond Market Index</b>	<b>Intermediate Core Bond</b>	<b>VBTLX</b>	<b>P</b>	<b>M</b>	<b>9.33%</b>	<b>3.08%</b>	<b>3.32%</b>	<b>3.87%</b>	<b>0.05</b>

*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.