



# HSA Investment Options

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

Cash Equivalent

0.20%

0.20%

*FDIC Insured - Bank Guaranteed*

MUTUAL FUND OPTIONS	Category	Symbol	Resource Links	Mutual Fund Returns as of August 31, 2020				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio

American Funds American Balanced	Allocation--50% to 70% Equity	AMBFX	P	M	4.85%	8.90%	9.84%	10.83%	0.37
American Funds Capital Income Bldr	World Allocation	CAIFX	P	M	-3.59%	3.17%	5.43%	6.97%	0.38
DFA US Large Cap Value	Large Value	DFLVX	P	M	-14.12%	2.04%	6.50%	11.39%	0.36
Vanguard 500 Index	Large Blend	VFIAX	P	M	9.72%	14.48%	14.42%	15.13%	0.04
American Funds Growth Fund of Amer	Large Growth	GFFFX	P	M	23.76%	18.91%	17.16%	16.41%	0.41
Vanguard Mid Cap Index	Mid-Cap Blend	VIMAX	P	M	1.93%	9.41%	9.89%	13.30%	0.05
JPMorgan Market Expansion Enh Idx	Small Blend	PGMIX	P	M	-10.09%	2.39%	6.39%	11.34%	0.62
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NBMLX	P	M	17.63%	17.66%	13.23%	15.20%	0.71
Vanguard Small Cap Index	Small Blend	VSMAX	P	M	-3.66%	6.88%	8.54%	12.52%	0.05
Vanguard Small Cap Growth Index	Small Growth	VSGAX	P	M	10.21%	14.85%	12.74%	14.94%	0.07
Northern Small Cap Value	Small Value	NOSGX	P	M	-19.57%	-2.72%	3.00%	8.78%	1.11
Vanguard Total Intl Stock Index	Foreign Large Blend	VTIAX	P	M	-2.94%	2.52%	5.88%	5.45%	0.11
American Funds Europacific Growth	Foreign Large Growth	AEPFX	P	M	6.15%	6.70%	8.58%	7.93%	0.58
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	7.91%	7.86%	7.94%	8.91%	0.92
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMAX	P	M	0.26%	2.80%	7.84%	3.52%	0.14
Vanguard Total World Stock Index	World Large Stock	VTWAX	P	M	4.07%	8.71%	10.20%	10.05%	0.10
Loomis Sayles Global Allocation	World Allocation	LSWWX	P	M	9.05%	11.83%	10.79%	10.73%	0.91
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	5.26%	7.38%	7.88%	8.63%	0.13
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	5.19%	8.22%	8.98%	9.87%	0.14
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	4.88%	8.78%	9.85%	10.75%	0.14
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	4.83%	8.96%	10.06%	10.86%	0.15
Vanguard Target Retirement 2060	Target-Date 2060+	VTTSX	P	M	4.80%	8.95%	10.04%	N/A	0.15
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P	M	5.41%	6.18%	6.07%	5.99%	0.12

<b>Nuveen Real Estate Securities</b>	<b>Real Estate</b>	<b>FARCX</b>	<b>P</b>	<b>M</b>	<b>-10.40%</b>	<b>2.69%</b>	<b>5.90%</b>	<b>9.08%</b>	<b>1.06</b>
<b>Templeton Global Bond</b>	<b>Nontraditional Bond</b>	<b>TGBAX</b>	<b>P</b>	<b>M</b>	<b>-5.17%</b>	<b>-1.06%</b>	<b>1.27%</b>	<b>2.42%</b>	<b>0.74</b>
<b>Lord Abbett High Yield</b>	<b>High Yield Bond</b>	<b>LAHYX</b>	<b>P</b>	<b>M</b>	<b>-1.08%</b>	<b>3.46%</b>	<b>5.63%</b>	<b>6.96%</b>	<b>0.71</b>
<b>Vanguard Inflation-Protected Secs</b>	<b>Inflation-Protected Bond</b>	<b>VAIPX</b>	<b>P</b>	<b>M</b>	<b>9.55%</b>	<b>5.49%</b>	<b>4.44%</b>	<b>3.57%</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>8.90%</b>	<b>5.93%</b>	<b>5.09%</b>	<b>4.46%</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>7.64%</b>	<b>5.08%</b>	<b>4.63%</b>	<b>4.06%</b>	<b>0.70</b>
<b>Vanguard Total Bond Market Index</b>	<b>Intermediate Core Bond</b>	<b>VBTLX</b>	<b>P</b>	<b>M</b>	<b>6.91%</b>	<b>5.09%</b>	<b>4.34%</b>	<b>3.58%</b>	<b>0.05</b>

*Not FDIC Insured - No Bank Guarantee - May Lose Value*

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

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