



HSA Investment Options

INTEREST BEARING OPTION Fund Name	Category	Annual Percentage Rate	Annual Percentage Yield (APY)	Rate Effective
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HealthcareBank Interest Bearing Account Cash Equivalent 0.20% 0.20% June 1, 2012

FDIC Insured - Bank Guaranteed

MUTUAL FUND OPTIONS Fund Name	Category	Symbol	Resource Links	Mutual Fund Returns as of August 31, 2017				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio

James Balanced: Golden Rainbow Conservative Allocation GLRBX P M 1.53% 1.60% 5.42% 5.57% 0.97

T. Rowe Price Capital Appreciation Moderate Allocation PACLX P M 10.72% 9.10% 12.12% 8.26% 1.00

Ivy Asset Strategy World Allocation WASAX P M 10.55% -2.90% 4.06% 4.37% 1.12

Vanguard 500 Index Large Blend VFINX P M 11.82% 9.39% 14.17% 7.49% 0.14

American Funds Growth Fund of Amer Large Growth GFAXX P M 16.04% 10.05% 15.37% 7.62% 0.71

Vanguard Mid Cap Index Mid-Cap Blend VIMSX P M 10.30% 7.61% 14.20% 7.87% 0.18

JPMorgan Market Expansion Enh Idx Mid-Cap Blend OMEAX P M 3.51% 8.26% 14.17% 8.16% 0.98

Neuberger Berman Mid Cap Growth Mid-Cap Growth NMGAX P M 13.95% 7.82% 11.64% 6.97% 1.12

Vanguard Small Cap Index Small Blend NAESX P M 5.84% 6.77% 13.42% 8.20% 0.18

Vanguard Small Cap Growth Index Small Growth VISGX P M 10.97% 6.27% 12.36% 8.20% 0.19

Northern Small Cap Value Small Value NOSGX P M -1.87% 7.53% 13.04% 7.69% 1.14

Vanguard Total Intl Stock Index Foreign Large Blend VGTSX P M 19.40% 2.84% 7.79% 1.72% 0.18

American Funds Europacific Growth Foreign Large Growth AEGFX P M 23.67% 5.59% 9.57% 3.78% 0.87

Fidelity Advisor® Diversified Intl International FDVAX P M 19.76% 4.90% 9.90% 2.15% 1.23

Vanguard Emerging Mkts Stock Idx Diversified Emerging Mkts VEIEX P M 24.43% 1.57% 4.66% 1.93% 0.32

Vanguard Total World Stock Index World Stock VTWSX P M 15.08% 5.88% 10.82% N/A 0.21

Nuveen Real Estate Securities Real Estate FREAX P M 3.47% 6.98% 8.71% 6.86% 1.30

Templeton Global Bond World Bond TPINX P M 2.72% 0.62% 2.87% 6.39% 0.99

Vanguard Interm-Term Bond Index Intermediate-Term Bond VBIIX P M 4.59% 3.09% 2.48% 5.41% 0.15

PIMCO Total Return Intermediate-Term Bond PTRAX P M 5.12% 2.73% 2.41% 5.59% 0.76

Vanguard Total Bond Market Index Core Bond VBMFX P M 3.62% 2.45% 1.99% 4.24% 0.15

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.