



# HSA Investment Options

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

Cash Equivalent

0.10%

0.10%

*FDIC Insured - Bank Guaranteed*

MUTUAL FUND OPTIONS	Category	Symbol	Resource Links	Mutual Fund Returns as of September 30, 2020				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio

American Funds American Balanced	Allocation--50% to 70% Equity	RLBGX	P	M	3.25%	8.00%	9.82%	10.16%	0.26
American Funds Capital Income Bldr	World Allocation	RIRGX	P	M	-5.47%	2.09%	5.53%	6.26%	0.27
DFA US Large Cap Value	Large Value	DFLVX	P	M	-16.14%	-0.04%	6.69%	10.09%	0.36
Vanguard 500 Index	Large Blend	VFIAX	P	M	5.55%	12.24%	14.11%	13.71%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	P	M	19.07%	16.84%	17.22%	15.07%	0.31
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P	M	0.21%	7.99%	10.34%	11.98%	0.04
JPMorgan Market Expansion Enh Idx	Small Blend	OMYGX	P	M	-13.21%	-0.41%	6.31%	9.82%	0.38
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NBMLX	P	M	16.87%	16.40%	14.28%	13.85%	0.71
Vanguard Small Cap Index	Small Blend	VSCIX	P	M	-6.28%	4.40%	8.96%	10.96%	0.04
Vanguard Small Cap Growth Index	Small Growth	VSGIX	P	M	8.57%	12.87%	13.70%	13.34%	0.06
Northern Small Cap Value	Small Value	NOSGX	P	M	-23.31%	-6.40%	2.46%	7.18%	1.11
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P	M	-4.80%	1.28%	6.33%	4.23%	0.08
American Funds Europacific Growth	Foreign Large Growth	RERGX	P	M	4.43%	5.67%	9.08%	6.79%	0.46
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	7.02%	6.90%	8.80%	7.71%	0.92
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P	M	-1.38%	2.54%	8.24%	2.30%	0.10
Vanguard Total World Stock Index	World Large Stock	VTWIX	P	M	1.01%	6.91%	10.32%	8.73%	0.08
Loomis Sayles Global Allocation	World Allocation	LGMNX	P	M	6.75%	10.45%	11.12%	9.44%	0.82
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	3.87%	6.54%	7.96%	7.81%	0.13
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	3.24%	7.04%	9.07%	8.84%	0.14
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	2.40%	7.27%	9.97%	9.58%	0.14
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	2.09%	7.32%	10.13%	9.65%	0.15
Vanguard Target Retirement 2060	Target-Date 2060+	VTTSX	P	M	2.07%	7.31%	10.12%	N/A	0.15

<b>Vanguard Target Retirement Income</b>	Target-Date Retirement	VTINX	P	M	4.63%	5.79%	6.03%	5.60%	0.12
<b>Nuveen Real Estate Securities</b>	Real Estate	FARCX	P	M	-12.88%	1.91%	4.66%	8.26%	1.06
<b>PIMCO International Bond (USD-Hedged)</b>	World Bond-USD Hedged	PFORX	P	M	3.96%	4.97%	5.02%	5.25%	0.60
<b>Lord Abbett High Yield</b>	High Yield Bond	LAHYX	P	M	-2.30%	2.65%	5.82%	6.52%	0.71
<b>Vanguard Inflation-Protected Secs</b>	Inflation-Protected Bond	VAIPX	P	M	9.19%	5.63%	4.46%	3.46%	0.10
<b>Vanguard Interm-Term Bond Index</b>	Intermediate Core Bond	VBIMX	P	M	9.02%	6.28%	4.89%	4.44%	0.05
<b>PIMCO Total Return</b>	Intermediate Core-Plus Bond	PTTRX	P	M	7.74%	5.21%	4.74%	3.98%	0.70
<b>Vanguard Total Bond Market Index</b>	Intermediate Core Bond	VBTIX	P	M	7.02%	5.32%	4.21%	3.60%	0.04

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

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

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