

# HSA Investment Options

INTEREST BEARING OPTION				Annual Percentage Rate	Annual Percentage Yield (APY)			
	Category							
<b>HealthcareBank Interest Bearing Account</b>	Cash Equivalent			0.10%	0.10%			
<i>FDIC Insured - Bank Guaranteed</i>								
MUTUAL FUND OPTIONS				Mutual Fund Returns as of September 30, 2020				
	Category	Symbol	Resource Links	YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
<b>American Funds American Balanced</b>	Allocation--50% to 70% Equity	AMBFX	<a href="#">P</a> <a href="#">M</a>	3.16%	7.90%	9.71%	10.04%	0.37
<b>American Funds Capital Income Bldr</b>	World Allocation	CAIFX	<a href="#">P</a> <a href="#">M</a>	-5.55%	1.97%	5.41%	6.15%	0.38
<b>DFA US Large Cap Value</b>	Large Value	DFLVX	<a href="#">P</a> <a href="#">M</a>	-16.14%	-0.04%	6.69%	10.09%	0.36
<b>Vanguard 500 Index</b>	Large Blend	VFIAX	<a href="#">P</a> <a href="#">M</a>	5.55%	12.24%	14.11%	13.71%	0.04
<b>American Funds Growth Fund of Amer</b>	Large Growth	GFFFX	<a href="#">P</a> <a href="#">M</a>	18.98%	16.71%	17.10%	14.95%	0.41
<b>Vanguard Mid Cap Index</b>	Mid-Cap Blend	VIMAX	<a href="#">P</a> <a href="#">M</a>	0.19%	7.98%	10.33%	11.97%	0.05
<b>JPMorgan Market Expansion Enh Idx</b>	Small Blend	PGMIX	<a href="#">P</a> <a href="#">M</a>	-13.22%	-0.44%	6.29%	9.81%	0.62
<b>Neuberger Berman Mid Cap Growth</b>	Mid-Cap Growth	NBMLX	<a href="#">P</a> <a href="#">M</a>	16.87%	16.40%	14.28%	13.85%	0.71
<b>Vanguard Small Cap Index</b>	Small Blend	VSMAX	<a href="#">P</a> <a href="#">M</a>	-6.29%	4.39%	8.95%	10.95%	0.05
<b>Vanguard Small Cap Growth Index</b>	Small Growth	VSGAX	<a href="#">P</a> <a href="#">M</a>	8.53%	12.85%	13.69%	13.31%	0.07
<b>Northern Small Cap Value</b>	Small Value	NOSGX	<a href="#">P</a> <a href="#">M</a>	-23.31%	-6.40%	2.46%	7.18%	1.11
<b>Vanguard Total Intl Stock Index</b>	Foreign Large Blend	VTIAX	<a href="#">P</a> <a href="#">M</a>	-4.80%	1.25%	6.31%	4.20%	0.11
<b>American Funds Europacific Growth</b>	Foreign Large Growth	AEPEX	<a href="#">P</a> <a href="#">M</a>	4.33%	5.56%	8.97%	6.69%	0.58
<b>Fidelity Advisor Diversified Intl</b>	Foreign Large Growth	FDVIX	<a href="#">P</a> <a href="#">M</a>	7.02%	6.90%	8.80%	7.71%	0.92
<b>Vanguard Emerging Mkts Stock Idx</b>	Diversified Emerging Mkts	VEMAX	<a href="#">P</a> <a href="#">M</a>	-1.41%	2.50%	8.20%	2.26%	0.14
<b>Vanguard Total World Stock Index</b>	World Large Stock	VTWAX	<a href="#">P</a> <a href="#">M</a>	0.98%	6.89%	10.29%	8.70%	0.10
<b>Loomis Sayles Global Allocation</b>	World Allocation	LSWWX	<a href="#">P</a> <a href="#">M</a>	6.70%	10.35%	11.08%	9.42%	0.91
<b>Vanguard Target Retirement 2020</b>	Target-Date 2020	VTWNX	<a href="#">P</a> <a href="#">M</a>	3.87%	6.54%	7.96%	7.81%	0.13
<b>Vanguard Target Retirement 2030</b>	Target-Date 2030	VTHRX	<a href="#">P</a> <a href="#">M</a>	3.24%	7.04%	9.07%	8.84%	0.14
<b>Vanguard Target Retirement 2040</b>	Target-Date 2040	VFORX	<a href="#">P</a> <a href="#">M</a>	2.40%	7.27%	9.97%	9.58%	0.14

<b>Vanguard Target Retirement 2050</b>	Target-Date 2050	VFIFX	P	M	2.09%	7.32%	10.13%	9.65%	0.15
<b>Vanguard Target Retirement 2060</b>	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>Templeton Global Bond</b>	Nontraditional Bond	TGBAX	P	M	-4.91%	-1.50%	1.71%	2.06%	0.74
<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	VBILX	P	M	9.00%	6.25%	4.86%	4.41%	0.07
<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	VBTLX	P	M	7.00%	5.30%	4.20%	3.59%	0.05

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

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

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