

# 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, 2022				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio

**American Funds American Balanced**

Allocation--50% to 70% Equity

RLBGX

P

M

-18.47%

3.72%

5.14%

7.89%

0.25

**American Funds Capital Income Bldr**

Global Allocation

RIRGX

P

M

-16.36%

1.81%

2.39%

5.07%

0.26

**DFA US Large Cap Value**

Large Value

DFLVX

P

M

-17.38%

4.68%

4.61%

9.79%

0.32

**Vanguard 500 Index**

Large Blend

VFIAX

P

M

-23.89%

8.12%

9.20%

11.66%

0.04

**American Funds Growth Fund of Amer**

Large Growth

RGAGX

P

M

-32.05%

7.78%

8.54%

11.94%

0.30

**Vanguard Mid Cap Index**

Mid-Cap Blend

VMCIX

P

M

-25.42%

5.49%

6.66%

10.46%

0.04

**Neuberger Berman Mid Cap Growth**

Mid-Cap Growth

NRMGX

P

M

-30.42%

5.60%

8.26%

10.23%

0.57

**Vanguard Small Cap Index**

Small Blend

VSCIX

P

M

-23.68%

4.99%

5.38%

9.58%

0.04

**Vanguard Small Cap Growth Index**

Small Growth

VSGIX

P

M

-30.49%

2.82%

5.66%

9.16%

0.06

**Vanguard Small Cap Value Index**

Small Value

VSIAX

P

M

-18.74%

5.69%

4.42%

9.46%

0.07

**Vanguard Total Intl Stock Index**

Foreign Large Blend

VTSNX

P

M

-26.76%

-1.15%

-0.68%

3.33%

0.08

**American Funds Europacific Growth**

Foreign Large Growth

REGGX

P

M

-32.09%

-1.24%

-0.23%

4.52%

0.46

**Fidelity Advisor Diversified Intl**

Foreign Large Growth

FDVIX

P

M

-33.44%

-0.32%

0.53%

5.09%

0.90

**Vanguard Emerging Mkts Stock Idx**

Diversified Emerging Mkts

VEMIX

P

M

-23.98%

-0.52%

-0.68%

1.46%

0.10

**Vanguard Total World Stock Index**

Global Large-Stock Blend

VTWIX

P

M

-25.56%

3.85%

4.44%

7.54%

0.08

**Loomis Sayles Global Allocation**

Global Allocation

LGMNX

P

M

-29.41%

-0.19%

3.32%

6.00%

0.80

**Vanguard Target Retirement 2020**

Target-Date 2020

VTWNX

P

M

-18.21%

1.17%

2.91%

5.46%

0.08

**Vanguard Target Retirement 2030**

Target-Date 2030

VTHRX

P

M

-21.60%

1.82%

3.43%

6.46%

0.08

**Vanguard Target Retirement 2040**

Target-Date 2040

VFORX

P

M

-23.27%

2.91%

4.11%

7.40%

0.08

**Vanguard Target Retirement 2050**

Target-Date 2050

VFIFX

P

M

-24.43%

3.41%

4.39%

7.60%

0.08

**Vanguard Target Retirement 2060**

Target-Date 2060

VTTSX

P

M

-24.44%

3.40%

4.38%

7.58%

0.08

<b>Vanguard Target Retirement Income</b>	<b>Target-Date Retirement</b>	<b>VTINX</b>	<b>P</b>	<b>M</b>	<b>-15.89%</b>	<b>-0.02%</b>	<b>1.96%</b>	<b>3.31%</b>	<b>0.08</b>
<b>TIAA-CREF Real Estate Securities</b>	<b>Real Estate</b>	<b>TIREX</b>	<b>P</b>	<b>M</b>	<b>-31.40%</b>	<b>-0.85%</b>	<b>4.82%</b>	<b>7.11%</b>	<b>0.47</b>
<b>PIMCO International Bond (USD-Hdg)</b>	<b>Global Bond-USD Hedged</b>	<b>PFORX</b>	<b>P</b>	<b>M</b>	<b>-10.63%</b>	<b>-2.49%</b>	<b>0.75%</b>	<b>2.71%</b>	<b>0.51</b>
<b>Lord Abbett High Yield</b>	<b>High Yield Bond</b>	<b>LHYVX</b>	<b>P</b>	<b>M</b>	<b>-16.53%</b>	<b>-1.45%</b>	<b>0.64%</b>	<b>4.05%</b>	<b>0.59</b>
<b>Vanguard Inflation-Protected Secs</b>	<b>Inflation-Protected Bond</b>	<b>VIPIX</b>	<b>P</b>	<b>M</b>	<b>-13.47%</b>	<b>0.70%</b>	<b>1.87%</b>	<b>0.92%</b>	<b>0.07</b>
<b>Vanguard Interm-Term Bond Index</b>	<b>Intermediate Core Bond</b>	<b>VBIMX</b>	<b>P</b>	<b>M</b>	<b>-14.85%</b>	<b>-3.01%</b>	<b>0.11%</b>	<b>1.22%</b>	<b>0.05</b>
<b>PIMCO Total Return</b>	<b>Intermediate Core-Plus Bond</b>	<b>PTTRX</b>	<b>P</b>	<b>M</b>	<b>-15.59%</b>	<b>-3.14%</b>	<b>-0.30%</b>	<b>1.05%</b>	<b>0.46</b>
<b>Vanguard Total Bond Market Index</b>	<b>Intermediate Core Bond</b>	<b>VBTIX</b>	<b>P</b>	<b>M</b>	<b>-14.58%</b>	<b>-3.26%</b>	<b>-0.24%</b>	<b>0.86%</b>	<b>0.04</b>

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

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

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