

## HSA Investment Options

MUTUAL FUND OPTIONS Fund Name	Category	Symbol	Resource Links	Mutual Fund Returns as of May 31, 2025				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
Schwab Treasury Obligations Money Market Fund	Money Market - Taxable	SNOXX	<a href="#">P</a> <a href="#">M</a>	1.69%	4.29%	2.57%	1.71%	0.35
American Funds American Balanced	Moderate Allocation	RLBGX	<a href="#">P</a> <a href="#">M</a>	3.56%	9.28%	9.67%	8.60%	0.25
American Funds Capital Income Bldr	Global Allocation	RIRGX	<a href="#">P</a> <a href="#">M</a>	9.07%	8.40%	10.01%	6.46%	0.27
DFA US Large Cap Value	Large Value	DFLVX	<a href="#">P</a> <a href="#">M</a>	0.06%	6.52%	13.41%	8.29%	0.23
Vanguard 500 Index	Large Blend	VFIAX	<a href="#">P</a> <a href="#">M</a>	1.05%	14.37%	15.90%	12.82%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	<a href="#">P</a> <a href="#">M</a>	3.39%	18.27%	15.33%	13.67%	0.30
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	<a href="#">P</a> <a href="#">M</a>	2.85%	9.19%	12.58%	9.34%	0.04
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	<a href="#">P</a> <a href="#">M</a>	4.53%	13.44%	10.85%	10.35%	0.59
Vanguard Small Cap Index	Small Blend	VSCIX	<a href="#">P</a> <a href="#">M</a>	-4.66%	7.05%	11.49%	8.04%	0.04
Vanguard Small Cap Growth Index	Small Growth	VSGIX	<a href="#">P</a> <a href="#">M</a>	-5.51%	7.92%	6.96%	7.76%	0.06
Vanguard Small Cap Value Index	Small Value	VSIAX	<a href="#">P</a> <a href="#">M</a>	-4.03%	6.39%	14.82%	7.85%	0.07
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	<a href="#">P</a> <a href="#">M</a>	13.85%	9.19%	10.39%	5.62%	0.06

American Funds Europacific Growth	Foreign Large Growth	RERGX	<a href="#">P</a>	<a href="#">M</a>	11.78%	8.62%	8.51%	5.92%	0.47
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	<a href="#">P</a>	<a href="#">M</a>	15.25%	10.78%	9.81%	6.54%	0.87
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	<a href="#">P</a>	<a href="#">M</a>	6.29%	5.98%	7.88%	4.02%	0.09
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	<a href="#">P</a>	<a href="#">M</a>	5.43%	12.02%	13.31%	9.28%	0.07
Loomis Sayles Global Allocation	Global Allocation	LGMNX	<a href="#">P</a>	<a href="#">M</a>	2.12%	10.15%	7.90%	0.00%	0.82
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	<a href="#">P</a>	<a href="#">M</a>	3.85%	6.15%	6.07%	5.64%	0.08
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	<a href="#">P</a>	<a href="#">M</a>	4.46%	8.21%	8.37%	6.98%	0.08
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	<a href="#">P</a>	<a href="#">M</a>	4.88%	9.73%	10.50%	8.11%	0.08
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	<a href="#">P</a>	<a href="#">M</a>	5.42%	11.00%	11.92%	8.81%	0.08
Vanguard Target Retirement 2060	Target-Date 2060	VTTSX	<a href="#">P</a>	<a href="#">M</a>	5.40%	11.00%	11.93%	8.79%	0.08
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	<a href="#">P</a>	<a href="#">M</a>	3.75%	5.31%	4.34%	4.36%	0.08
TIAA-CREF Real Estate Securities	Real Estate	TIREX	<a href="#">P</a>	<a href="#">M</a>	0.86%	0.44%	6.05%	6.35%	0.50
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	<a href="#">P</a>	<a href="#">M</a>	1.31%	4.18%	1.78%	3.04%	0.75
Lord Abbett High Yield	High Yield Bond	LHYVX	<a href="#">P</a>	<a href="#">M</a>	2.90%	7.18%	6.25%	5.08%	0.48
BlackRock High Yield Portfolio <small>(Fund addition effective 2/20/25)</small>	High Yield Bond	BRHYX	<a href="#">P</a>	<a href="#">M</a>	3.66%	0.82%	1.56%	2.42%	0.07
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	<a href="#">P</a>	<a href="#">M</a>	3.59%	2.13%	-0.55%	1.95%	0.04

<b>PIMCO Total Return</b>	<b>Intermediate Core-Plus Bond</b>	<b>PTTRX</b>	<a href="#">P</a>	<a href="#">M</a>	<b>2.65%</b>	<b>2.03%</b>	<b>-0.23%</b>	<b>1.87%</b>	<b>0.51</b>
<b>Vanguard Total Bond Market Index</b>	<b>Intermediate Core Bond</b>	<b>VBPIX</b>	<a href="#">P</a>	<a href="#">M</a>	<b>2.48%</b>	<b>1.56%</b>	<b>-0.90%</b>	<b>1.51%</b>	<b>0.03</b>

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

PNC Bank, National Association is the Custodian of the PNC BeneFit Plus Health Savings Account and PNC Bank does not select the mutual funds available through the PNC BeneFit Plus platform. Mutual funds are selected by Mesirow Financial Investment Management, Inc. Mesirow Financial Investment Management, Inc is not an affiliate of PNC Bank. Shares of mutual funds are not deposits or obligations or guaranteed or endorsed by any bank, nor are they federally insured or otherwise supported by the FDIC or any other governmental agency, and may lose value. Investments in mutual funds involve risk. The prices of shares of mutual funds fluctuate and when redeemed, your shares may be worth more or less than their original cost to you.

Please read the PNC BeneFit Plus Health Savings Account Disclosure Statement and Custodial Agreement. Call 1-844-356-9993 for more information. In addition, please carefully read the applicable prospectus for each mutual fund before you invest or send money. You may access the prospectuses by clicking the "P" links above or obtain paper copies by calling 1-844-356-9993. The prospectuses contain more complete information on the mutual funds, including underlying fees, expenses, investment objectives and risks. Some funds may impose a redemption fee under certain circumstances.

PNC is a registered mark of The PNC Financial Services Group, Inc. ("PNC"). Banking and lending products and services, bank deposit products and treasury management services for clients and/or customers are provided by PNC Bank, National Association, a wholly-owned subsidiary and Member FDIC. ©2025 The PNC Financial Services, Inc. All rights reserved.

Not FDIC Insured - No Bank Guarantee - May Lose Value