

## HSA Investment Options

MUTUAL FUND OPTIONS	Category	Symbol	Resource Links	Mutual Fund Returns as of July 31, 2024				
				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>	2.93%	3.06%	2.02%	1.34%	0.34
American Funds American Balanced	Moderate Allocation	RLBGX	<a href="#">P</a> <a href="#">M</a>	10.95%	5.44%	9.08%	8.64%	0.25
American Funds Capital Income Bldr	Global Allocation	RIRGX	<a href="#">P</a> <a href="#">M</a>	8.95%	5.14%	7.25%	5.86%	0.27
DFA US Large Cap Value	Large Value	DFLVX	<a href="#">P</a> <a href="#">M</a>	13.29%	8.16%	10.49%	9.00%	0.22
Vanguard 500 Index	Large Blend	VFIAX	<a href="#">P</a> <a href="#">M</a>	16.67%	9.55%	14.95%	13.11%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	<a href="#">P</a> <a href="#">M</a>	16.93%	6.05%	14.97%	13.49%	0.30
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	<a href="#">P</a> <a href="#">M</a>	9.12%	3.14%	9.97%	9.82%	0.04
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	<a href="#">P</a> <a href="#">M</a>	12.55%	-1.45%	9.04%	10.76%	0.60
Vanguard Small Cap Index	Small Blend	VSCIX	<a href="#">P</a> <a href="#">M</a>	10.06%	3.23%	9.61%	9.36%	0.04
Vanguard Small Cap Growth Index	Small Growth	VSGIX	<a href="#">P</a> <a href="#">M</a>	8.49%	-2.40%	7.24%	8.88%	0.06
Vanguard Small Cap Value Index	Small Value	VSIAX	<a href="#">P</a> <a href="#">M</a>	11.21%	7.36%	10.81%	9.30%	0.07
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	<a href="#">P</a> <a href="#">M</a>	8.07%	1.73%	6.77%	4.50%	0.09
American Funds Europacific Growth	Foreign Large Growth	RERGX	<a href="#">P</a> <a href="#">M</a>	8.46%	-1.58%	6.48%	5.59%	0.47
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	<a href="#">P</a> <a href="#">M</a>	10.51%	0.92%	8.30%	6.16%	0.93
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	<a href="#">P</a> <a href="#">M</a>	8.40%	-1.25%	4.23%	2.99%	0.10
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	<a href="#">P</a> <a href="#">M</a>	12.71%	5.56%	11.13%	8.90%	0.08
Loomis Sayles Global Allocation	Global Allocation	LGMNX	<a href="#">P</a> <a href="#">M</a>	10.78%	2.70%	8.04%	8.14%	0.82
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	<a href="#">P</a> <a href="#">M</a>	6.03%	1.32%	5.51%	5.68%	0.08
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	<a href="#">P</a> <a href="#">M</a>	8.34%	2.55%	7.36%	6.97%	0.08
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	<a href="#">P</a> <a href="#">M</a>	10.05%	3.76%	9.02%	8.07%	0.08
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	<a href="#">P</a> <a href="#">M</a>	11.45%	4.71%	10.13%	8.68%	0.08
Vanguard Target Retirement 2060	Target-Date 2060	VTTX	<a href="#">P</a> <a href="#">M</a>	11.47%	4.72%	10.13%	8.66%	0.08
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	<a href="#">P</a> <a href="#">M</a>	5.10%	0.79%	4.06%	4.22%	0.08

<b>TIAA-CREF Real Estate Securities</b>	Real Estate	TIREX	<a href="#">P</a>	<a href="#">M</a>	4.19%	-2.45%	4.66%	7.28%	0.50
<b>PIMCO International Bond (USD-Hdg)</b>	Global Bond-USD Hedged	PFORX	<a href="#">P</a>	<a href="#">M</a>	2.80%	-0.01%	1.25%	3.15%	0.75
<b>Lord Abbett High Yield</b>	High Yield Bond	LHYVX	<a href="#">P</a>	<a href="#">M</a>	5.07%	0.67%	2.89%	4.18%	0.61
<b>Vanguard Inflation-Protected Secs</b>	Inflation-Protected Bond	VIPIX	<a href="#">P</a>	<a href="#">M</a>	2.63%	-1.62%	2.31%	2.04%	0.07
<b>Vanguard Interm-Term Bond Index</b>	Intermediate Core Bond	VBIMX	<a href="#">P</a>	<a href="#">M</a>	2.18%	-2.65%	0.58%	2.07%	0.05
<b>PIMCO Total Return</b>	Intermediate Core-Plus Bond	PTTRX	<a href="#">P</a>	<a href="#">M</a>	3.00%	-2.29%	0.72%	1.92%	0.49
<b>Vanguard Total Bond Market Index</b>	Intermediate Core Bond	VBTIX	<a href="#">P</a>	<a href="#">M</a>	1.69%	-2.64%	0.23%	1.60%	0.04

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

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

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