

HSA Investment Options

MUTUAL FUND OPTIONS Fund Name	Category	Symbol	Resource Links	Mutual Fund Returns as of March 31, 2026				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
Schwab Treasury Obligations Money Market Fund	Money Market - Taxable	SNOXX	P M	0.55%	4.57%	3.14%	1.99%	0.34
American Funds American Balanced	Moderate Allocation	RLBGX	P M	-0.22%	14.76%	8.72%	9.87%	0.25
American Funds Capital Income Bldr	Global Allocation	RIRGX	P M	2.34%	13.21%	8.57%	8.02%	0.27
DFA US Large Cap Value	Large Value	DFLVX	P M	5.06%	15.37%	9.71%	11.21%	0.23
Vanguard 500 Index	Large Blend	VFIAX	P M	-3.11%	18.80%	11.74%	14.22%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	P M	-6.91%	21.72%	9.35%	14.87%	0.29
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P M	0.84%	13.86%	6.74%	10.91%	0.04
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	P M	-3.14%	12.99%	2.99%	11.38%	0.59
Vanguard Small Cap Index	Small Blend	VSCIX	P M	3.36%	14.53%	5.53%	10.76%	0.04
Vanguard Small Cap Growth Index	Small Growth	VSGIX	P M	2.22%	14.13%	2.40%	10.69%	0.06
Vanguard Small Cap Value Index	Small Value	VSIAX	P M	4.20%	14.73%	7.69%	10.36%	0.07
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P M	3.20%	15.77%	7.41%	9.11%	0.06

American Funds Europacific Growth	Foreign Large Growth	RERGX	P	M	-1.45%	12.36%	3.86%	8.69%	0.47
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	1.02%	14.12%	6.30%	8.88%	0.87
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P	M	0.68%	13.68%	3.69%	7.90%	0.09
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	P	M	-0.56%	17.37%	9.28%	11.74%	0.07
Loomis Sayles Global Allocation	Global Allocation	LGMNX	P	M	-0.51%	13.60%	5.76%	9.16%	0.82
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	0.11%	8.98%	4.25%	6.73%	0.08
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	-0.17%	12.06%	5.92%	8.54%	0.08
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	-0.16%	14.24%	7.31%	10.07%	0.08
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	-0.22%	16.14%	8.48%	10.97%	0.08
Vanguard Target Retirement 2060	Target-Date 2060	VTTSX	P	M	-0.21%	16.13%	8.49%	10.96%	0.08
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P	M	0.12%	7.89%	3.64%	5.11%	0.08
TIAA-CREF Real Estate Securities	Real Estate	TIREX	P	M	5.27%	7.88%	2.65%	6.15%	0.50
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	P	M	-1.20%	4.90%	1.37%	2.90%	0.57
Lord Abbett High Yield	High Yield Bond	LHYVX	P	M	0.08%	9.18%	4.82%	6.36%	0.48
BlackRock High Yield Portfolio <small>(Fund addition effective 2/20/25)</small>	High Yield Bond	BRHYX	P	M	0.63%	2.91%	1.45%	2.62%	0.07
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	-0.22%	3.60%	0.51%	2.04%	0.04

PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	-0.08%	4.58%	0.82%	2.36%	0.51
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	0.12%	3.27%	0.24%	1.68%	0.03

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

Not FDIC Insured - No Bank Guarantee - May Lose Value

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