

HSA Investment Options

INTEREST BEARING OPTION				Category	Annual Percentage Rate	Annual Percentage Yield (APY)					
HealthcareBank Interest Bearing Account				Cash Equivalent	0.10%	0.10%					
<i>FDIC Insured - Bank Guaranteed</i>											
MUTUAL FUND OPTIONS				Category	Symbol	Resource Links	Mutual Fund Returns as of October 31, 2020				
							YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced				Allocation--50% to 70% Equity	RLBGX	P M	1.39%	6.77%	8.18%	9.64%	0.26
American Funds Capital Income Bldr				World Allocation	RIRGX	P M	-8.04%	1.11%	3.84%	5.71%	0.27
DFA US Large Cap Value				Large Value	DFLVX	P M	-17.19%	-0.93%	4.77%	9.56%	0.36
Vanguard 500 Index				Large Blend	VFIAX	P M	2.74%	10.39%	11.67%	12.98%	0.04
American Funds Growth Fund of Amer				Large Growth	RGAGX	P M	16.12%	14.46%	14.79%	14.31%	0.30
Vanguard Mid Cap Index				Mid-Cap Blend	VMCIX	P M	0.12%	7.45%	9.05%	11.53%	0.04
JPMorgan Market Expansion Enh Idx				Small Blend	OMYGX	P M	-11.05%	-0.16%	5.58%	9.65%	0.36
Neuberger Berman Mid Cap Growth				Mid-Cap Growth	NBMLX	P M	19.34%	15.97%	13.98%	13.83%	0.71
Vanguard Small Cap Index				Small Blend	VSCIX	P M	-4.40%	4.56%	8.19%	10.74%	0.04
Vanguard Small Cap Growth Index				Small Growth	VSGIX	P M	9.52%	12.31%	12.87%	12.94%	0.06
Northern Small Cap Value				Small Value	NOSGX	P M	-21.08%	-5.80%	1.94%	7.06%	1.11
Vanguard Total Intl Stock Index				Foreign Large Blend	VTSNX	P M	-6.94%	-0.12%	4.57%	3.64%	0.08
American Funds Europacific Growth				Foreign Large Growth	RERGX	P M	3.44%	4.28%	7.66%	6.35%	0.46
Fidelity Advisor Diversified Intl				Foreign Large Growth	FDVIX	P M	3.19%	4.98%	6.68%	6.87%	0.92
Vanguard Emerging Mkts Stock Idx				Diversified Emerging Mkts	VEMIX	P M	0.54%	2.36%	7.47%	2.20%	0.10
Vanguard Total World Stock Index				World Large Stock	VTWIX	P M	-1.20%	5.40%	8.33%	8.10%	0.08
Loomis Sayles Global Allocation				World Allocation	LGMNX	P M	4.89%	8.96%	9.75%	8.86%	0.82
Vanguard Target Retirement 2020				Target-Date 2020	VTWNX	P M	2.64%	5.68%	6.79%	7.39%	0.13
Vanguard Target Retirement 2030				Target-Date 2030	VTHRX	P M	1.67%	5.95%	7.61%	8.33%	0.14
Vanguard Target Retirement 2040				Target-Date 2040	VFORX	P M	0.54%	5.96%	8.21%	9.00%	0.14
Vanguard Target Retirement 2050				Target-Date 2050	VFIFX	P M	0.08%	5.94%	8.32%	9.06%	0.15
Vanguard Target Retirement 2060				Target-Date 2060+	VTTSX	P M	0.05%	5.94%	8.30%	N/A	0.15

Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P	M	3.77%	5.21%	5.39%	5.32%	0.12
Nuveen Real Estate Securities	Real Estate	FARCX	P	M	-14.87%	1.31%	2.92%	7.50%	1.06
PIMCO International Bond (USD-Hedged)	World Bond-USD Hedged	PFORX	P	M	4.69%	4.95%	5.00%	5.34%	0.60
Lord Abbett High Yield	High Yield Bond	LAHYX	P	M	-1.58%	2.70%	5.46%	6.33%	0.71
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VAIPX	P	M	8.49%	5.32%	4.28%	3.13%	0.10
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	8.34%	6.01%	4.76%	4.33%	0.05
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	7.27%	5.13%	4.49%	3.83%	0.70
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	6.37%	5.06%	4.08%	3.50%	0.04

Not FDIC Insured - No Bank Guarantee - May Lose Value

Resource Links: P - Prospectus, M - Morningstar®

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