

HSA Investment Options

INTEREST BEARING OPTION	Category	Annual Percentage Rate	Annual Percentage Yield (APY)
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 February 28, 2021					
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio	
American Funds American Balanced	Allocation--50% to 70% Equity	RLBGX	P	M	0.89%	9.45%	11.10%	9.89%	0.26
American Funds Capital Income Bldr	World Allocation	RIRGX	P	M	1.49%	5.48%	7.59%	6.78%	0.27
DFA US Large Cap Value	Large Value	DFLVX	P	M	8.02%	6.00%	12.51%	10.55%	0.36
Vanguard 500 Index	Large Blend	VFIAX	P	M	1.72%	14.10%	16.79%	13.39%	0.04
American Funds Growth Fund of Amer	Large Growth	RGAGX	P	M	1.63%	18.68%	21.48%	15.26%	0.30
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	P	M	4.70%	13.73%	15.83%	12.23%	0.04
JPMorgan Market Expansion Enh Idx	Small Blend	OMYGX	P	M	10.39%	10.29%	14.12%	11.39%	0.36
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NBMLX	P	M	6.73%	21.92%	22.36%	14.70%	0.70
Vanguard Small Cap Index	Small Blend	VSCIX	P	M	8.47%	14.80%	17.11%	12.25%	0.04
Vanguard Small Cap Growth Index	Small Growth	VSGIX	P	M	5.50%	21.13%	21.54%	13.86%	0.06
Northern Small Cap Value	Small Value	NOSGX	P	M	12.92%	6.59%	10.73%	9.05%	1.11
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	P	M	2.20%	5.71%	11.37%	5.02%	0.08
American Funds Europacific Growth	Foreign Large Growth	RERGX	P	M	0.65%	10.31%	14.71%	7.89%	0.46
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	P	M	-0.61%	9.47%	11.96%	7.48%	0.92
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	P	M	4.64%	6.28%	14.35%	4.00%	0.10
Vanguard Total World Stock Index	World Large Stock	VTWIX	P	M	2.35%	10.70%	14.63%	9.18%	0.08
Loomis Sayles Global Allocation	World Allocation	LGMNX	P	M	-0.45%	10.60%	13.24%	9.17%	0.82
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	P	M	0.32%	8.21%	9.73%	7.59%	0.13
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	P	M	0.96%	9.41%	11.68%	8.69%	0.14
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	P	M	1.69%	10.24%	13.37%	9.58%	0.14
Vanguard Target Retirement 2050	Target-Date 2050	VFIFX	P	M	2.09%	10.75%	13.88%	9.82%	0.15
Vanguard Target Retirement 2060	Target-Date 2060+	VTTSX	P	M	2.09%	10.72%	13.87%	N/A	0.15

Vanguard Target Retirement Income	Target-Date Retirement	VTINX	P	M	-0.33%	6.92%	6.90%	5.65%	0.12
Nuveen Real Estate Securities	Real Estate	FARCX	P	M	2.13%	8.42%	6.11%	7.64%	1.06
PIMCO International Bond (USD-Hdg)	World Bond-USD Hedged	PFORX	P	M	-1.47%	4.70%	4.68%	5.46%	0.60
Lord Abbett High Yield	High Yield Bond	LAHYX	P	M	1.90%	5.50%	8.44%	6.71%	0.71
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VAIPX	P	M	-1.27%	5.99%	4.15%	3.47%	0.10
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	-2.47%	6.51%	4.11%	4.53%	0.05
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	-1.84%	5.45%	4.40%	3.91%	0.70
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	-2.28%	5.35%	3.56%	3.54%	0.04

Not FDIC Insured - No Bank Guarantee - May Lose Value

Resource Links: P - Prospectus, M - Morningstar®

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