



HSA Investment Options

INTEREST BEARING OPTION			Category	Annual Percentage Rate	Annual Percentage Yield (APY)					
HealthcareBank Interest Bearing Account			Cash Equivalent	0.20%	0.20%					
FDIC Insured - Bank Guaranteed										
MUTUAL FUND OPTIONS			Category	Symbol	Resource Links	Mutual Fund Returns as of January 31, 2025				
						YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced			Moderate Allocation	RLBGX	P M	2.94%	7.37%	9.13%	8.93%	0.25
American Funds Capital Income Bldr			Global Allocation	RIRGX	P M	2.97%	5.31%	6.95%	6.15%	0.27
DFA US Large Cap Value			Large Value	DFLVX	P M	4.59%	8.00%	10.46%	9.64%	0.22
Vanguard 500 Index			Large Blend	VFIAX	P M	2.78%	11.86%	15.12%	13.72%	0.04
American Funds Growth Fund of Amer			Large Growth	RGAGX	P M	5.19%	12.93%	16.29%	14.74%	0.30
Vanguard Mid Cap Index			Mid-Cap Blend	VMCIX	P M	4.43%	7.19%	10.87%	10.25%	0.04
Neuberger Berman Mid Cap Growth			Mid-Cap Growth	NRMGX	P M	6.91%	9.03%	11.92%	11.86%	0.59
Vanguard Small Cap Index			Small Blend	VSCIX	P M	3.89%	7.87%	10.60%	9.76%	0.04
Vanguard Small Cap Growth Index			Small Growth	VSGIX	P M	4.24%	6.52%	8.68%	9.64%	0.06
Vanguard Small Cap Value Index			Small Value	VSIAX	P M	3.62%	8.63%	11.45%	9.43%	0.07
Vanguard Total Intl Stock Index			Foreign Large Blend	VTSNX	P M	3.35%	2.79%	5.71%	5.42%	0.06

Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	0.64%	-1.30%	-0.34%	1.52%	0.04
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	0.85%	-1.22%	-0.09%	1.55%	0.51
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	0.64%	-1.48%	-0.59%	1.18%	0.03

Not FDIC Insured - No Bank Guarantee - May Lose Value

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

*The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.