

# HSA Investment Options

INTEREST BEARING OPTION	Category	Annual Percentage Rate	Annual Percentage Yield (APY)
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**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 August 31, 2018				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio

**T. Rowe Price Capital Appreciation**

Allocation--50% to 70% Equity

TRAI

P

M

7.56%

11.47%

11.59%

9.94%

0.60

**American Funds Capital Inc Bldr**

World Allocation

CAIF

P

M

-1.89%

6.55%

6.31%

5.61%

0.40

**DFA US Large Cap Value**

Large Value

DFLV

P

M

3.53%

14.22%

12.46%

10.24%

0.37

**Vanguard 500 Index**

Large Blend

VFI

P

M

9.91%

16.07%

14.48%

10.85%

0.04

**American Funds Growth Fund of Amer**

Large Growth

GFF

P

M

13.82%

17.56%

15.81%

11.15%

0.43

**Vanguard Mid Cap Index**

Mid-Cap Blend

VIM

P

M

7.87%

12.55%

12.77%

10.92%

0.05

**JPMorgan Market Expansion Enh Idx**

Small Blend

PGM

P

M

8.98%

15.20%

13.59%

11.17%

0.61

**Neuberger Berman Mid Cap Growth**

Mid-Cap Growth

NBM

P

M

15.56%

13.20%

13.64%

11.09%

0.73

**Vanguard Small Cap Index**

Small Blend

VSM

P

M

12.77%

15.15%

13.07%

11.43%

0.05

**Vanguard Small Cap Growth Index**

Small Growth

VSG

P

M

18.45%

16.06%

13.10%

11.72%

0.07

**Northern Small Cap Value**

Small Value

NOS

P

M

8.21%

13.91%

11.88%

9.83%

1.13

**Vanguard Total Intl Stock Index**

Foreign Large Blend

VTI

P

M

-3.39%

8.40%

5.88%

3.67%

0.11

**American Funds Europacific Growth**

Foreign Large Growth

AE

P

M

-2.16%

8.73%

7.64%

5.57%

0.58

**Fidelity Advisor® Diversified Intl**

Foreign Large Growth

FD

P

M

-1.50%

6.75%

7.44%

4.69%

0.93

**Vanguard Emerging Mkts Stock Idx**

Diversified Emerging Mkts

VEM

P

M

-7.64%

9.35%

4.68%

3.00%

0.14

**Vanguard Total World Stock Index**

World Large Stock

VTW

P

M

3.64%

12.14%

9.97%

7.07%

0.19

**Loomis Sayles Global Allocation**

World Allocation

LS

P

M

5.45%

10.27%

9.48%

8.84%

0.93

**Vanguard Target Retirement 2020**

Target-Date 2020

VTW

P

M

2.49%

8.09%

7.64%

6.74%

0.13

**Vanguard Target Retirement 2030**

Target-Date 2030

VTH

P

M

3.27%

9.81%

8.95%

7.38%

0.14

**Vanguard Target Retirement 2040**

Target-Date 2040

VFOR

P

M

4.03%

11.39%

10.08%

8.10%

0.15

**Vanguard Target Retirement 2050**

Target-Date 2050

VFI

P

M

4.25%

11.75%

10.28%

8.19%

0.15

**Vanguard Target Retirement 2060**

Target-Date 2060+

VTT

P

M

4.24%

11.72%

10.24%

N/A

0.15

**Vanguard Target Retirement Income**

Target-Date Retirement

VTI

P

M

1.42%

5.21%

4.97%

5.22%

0.13

<b>Nuveen Real Estate Securities</b>	Real Estate	FARCX	P	M	3.45%	9.03%	10.18%	8.27%	1.04
<b>Templeton Global Bond</b>	World Bond	TGBAX	P	M	-1.81%	2.53%	2.05%	5.43%	0.78
<b>Lord Abbett High Yield</b>	High Yield Bond	LAHYX	P	M	0.93%	7.03%	6.37%	8.80%	0.69
<b>Vanguard Inflation-Protected Secs</b>	Inflation-Protected Bond	VAIPX	P	M	0.05%	2.09%	1.83%	2.85%	0.10
<b>Vanguard Interm-Term Bond Index</b>	Intermediate-Term Bond	VBILX	P	M	-1.42%	1.80%	2.87%	4.66%	0.07
<b>PIMCO Total Return</b>	Intermediate-Term Bond	PTTRX	P	M	-1.04%	2.20%	2.75%	4.80%	0.55
<b>Vanguard Total Bond Market Index</b>	Intermediate-Term Bond	VBTLX	P	M	-1.08%	1.72%	2.40%	3.64%	0.05

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

**Resource Links: P - Prospectus, M - Morningstar<sup>®</sup>, F - Factsheet**

\*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.