## HSA Investment Options

**HealthcareBank Interest Bearing Account**
- Cash Equivalent
  - Annual Percentage Rate: 0.20%
  - Annual Percentage Yield (APY): 0.20%

### MUTUAL FUND OPTIONS

<table>
<thead>
<tr>
<th>Category</th>
<th>Symbol</th>
<th>Resource Links</th>
<th>Allocation/Year</th>
<th>1 Year Return</th>
<th>3 Year Return</th>
<th>5 Year Return</th>
<th>10 Year Return</th>
<th>Expense Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Funds American Balanced</td>
<td>AMBFX</td>
<td>P M</td>
<td>Allocation—50% to 70% Equity</td>
<td>2.40%</td>
<td>8.22%</td>
<td>8.35%</td>
<td>10.36%</td>
<td>0.37</td>
</tr>
<tr>
<td>American Funds Capital Income Bldr</td>
<td>CAIFX</td>
<td>P M</td>
<td>World Allocation</td>
<td>-5.67%</td>
<td>2.53%</td>
<td>3.92%</td>
<td>6.65%</td>
<td>0.38</td>
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<tr>
<td>DFA US Large Cap Value</td>
<td>DFLVX</td>
<td>P M</td>
<td>Large Value</td>
<td>-17.76%</td>
<td>0.26%</td>
<td>4.26%</td>
<td>10.21%</td>
<td>0.36</td>
</tr>
<tr>
<td>Vanguard 500 Index</td>
<td>VFIAX</td>
<td>P M</td>
<td>Large Blend</td>
<td>2.37%</td>
<td>11.98%</td>
<td>11.45%</td>
<td>13.80%</td>
<td>0.04</td>
</tr>
<tr>
<td>American Funds Growth Fund of Amer</td>
<td>GFFFX</td>
<td>P M</td>
<td>Large Growth</td>
<td>13.76%</td>
<td>15.62%</td>
<td>13.93%</td>
<td>14.92%</td>
<td>0.41</td>
</tr>
<tr>
<td>Vanguard Mid Cap Index</td>
<td>VIMAX</td>
<td>P M</td>
<td>Mid-Cap Blend</td>
<td>-1.18%</td>
<td>8.08%</td>
<td>8.07%</td>
<td>12.43%</td>
<td>0.05</td>
</tr>
<tr>
<td>JPMorgan Market Expansion Enh Idx</td>
<td>PGMX</td>
<td>P M</td>
<td>Small Blend</td>
<td>-13.12%</td>
<td>0.71%</td>
<td>4.46%</td>
<td>10.27%</td>
<td>0.62</td>
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<tr>
<td>Neuberger Berman Mid Cap Growth</td>
<td>NBMLX</td>
<td>P M</td>
<td>Mid-Cap Growth</td>
<td>14.39%</td>
<td>16.60%</td>
<td>11.20%</td>
<td>14.38%</td>
<td>0.71</td>
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<tr>
<td>Vanguard Small Cap Index</td>
<td>VSMAX</td>
<td>P M</td>
<td>Small Blend</td>
<td>-7.43%</td>
<td>5.14%</td>
<td>6.40%</td>
<td>11.31%</td>
<td>0.05</td>
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<tr>
<td>Vanguard Small Cap Growth Index</td>
<td>VSGAX</td>
<td>P M</td>
<td>Small Growth</td>
<td>6.53%</td>
<td>13.42%</td>
<td>10.36%</td>
<td>13.78%</td>
<td>0.07</td>
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<tr>
<td>Northern Small Cap Value</td>
<td>NOSGX</td>
<td>P M</td>
<td>Small Value</td>
<td>-23.22%</td>
<td>-5.03%</td>
<td>1.01%</td>
<td>7.50%</td>
<td>1.11</td>
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<tr>
<td>Vanguard Total Intl Stock Index</td>
<td>VTJAX</td>
<td>P M</td>
<td>Foreign Large Blend</td>
<td>-6.95%</td>
<td>1.29%</td>
<td>3.41%</td>
<td>4.66%</td>
<td>0.11</td>
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<td>American Funds Europacific Growth</td>
<td>AEPFX</td>
<td>P M</td>
<td>Foreign Large Growth</td>
<td>0.61%</td>
<td>5.13%</td>
<td>5.94%</td>
<td>7.03%</td>
<td>0.58</td>
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<tr>
<td>Fidelity Advisor Diversified Intl</td>
<td>FDVIX</td>
<td>P M</td>
<td>Foreign Large Growth</td>
<td>3.07%</td>
<td>6.19%</td>
<td>5.37%</td>
<td>7.99%</td>
<td>0.92</td>
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<tr>
<td>Vanguard Emerging Mkts Stock Idx</td>
<td>VEMAX</td>
<td>P M</td>
<td>Diversified Emerging Mkts</td>
<td>-1.97%</td>
<td>3.08%</td>
<td>5.28%</td>
<td>3.06%</td>
<td>0.14</td>
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<tr>
<td>Vanguard Total World Stock Index</td>
<td>VTWAX</td>
<td>P M</td>
<td>World Large Stock</td>
<td>-1.81%</td>
<td>6.78%</td>
<td>7.44%</td>
<td>9.00%</td>
<td>0.10</td>
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<tr>
<td>Loomis Sayles Global Allocation</td>
<td>LSWWX</td>
<td>P M</td>
<td>World Allocation</td>
<td>5.37%</td>
<td>10.59%</td>
<td>9.15%</td>
<td>10.17%</td>
<td>0.91</td>
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<tr>
<td>Vanguard Target Retirement 2020</td>
<td>VTWNX</td>
<td>P M</td>
<td>Target-Date 2020</td>
<td>2.55%</td>
<td>6.65%</td>
<td>6.45%</td>
<td>8.07%</td>
<td>0.13</td>
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<tr>
<td>Vanguard Target Retirement 2030</td>
<td>VTHRX</td>
<td>P M</td>
<td>Target-Date 2030</td>
<td>1.43%</td>
<td>7.10%</td>
<td>7.11%</td>
<td>9.10%</td>
<td>0.14</td>
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<tr>
<td>Vanguard Target Retirement 2040</td>
<td>VFORX</td>
<td>P M</td>
<td>Target-Date 2040</td>
<td>0.10%</td>
<td>7.25%</td>
<td>7.52%</td>
<td>9.80%</td>
<td>0.14</td>
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<td>Vanguard Target Retirement 2050</td>
<td>VFIIX</td>
<td>P M</td>
<td>Target-Date 2050</td>
<td>-0.48%</td>
<td>7.24%</td>
<td>7.61%</td>
<td>9.85%</td>
<td>0.15</td>
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<tr>
<td>Vanguard Target Retirement 2060+</td>
<td>VTTSX</td>
<td>P M</td>
<td>Target-Date 2060+</td>
<td>-0.52%</td>
<td>7.21%</td>
<td>7.59%</td>
<td>N/A</td>
<td>0.15</td>
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<tr>
<td>Vanguard Target Retirement Income</td>
<td>VTINX</td>
<td>P M</td>
<td>Target-Date Retirement</td>
<td>3.90%</td>
<td>5.89%</td>
<td>5.30%</td>
<td>5.81%</td>
<td>0.12</td>
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<tr>
<td>Fund Name</td>
<td>Asset Class</td>
<td>Symbol</td>
<td>P</td>
<td>M</td>
<td>Year 1</td>
<td>Year 2</td>
<td>Year 3</td>
<td>Year 4</td>
</tr>
<tr>
<td>---------------------------------</td>
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<tr>
<td>Nuveen Real Estate Securities</td>
<td>Real Estate</td>
<td>FARCX</td>
<td>P</td>
<td>M</td>
<td>-9.86%</td>
<td>2.82%</td>
<td>4.71%</td>
<td>9.00%</td>
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<tr>
<td>Templeton Global Bond</td>
<td>Nontraditional</td>
<td>TGBAX</td>
<td>P</td>
<td>M</td>
<td>-4.58%</td>
<td>-0.85%</td>
<td>0.67%</td>
<td>2.51%</td>
</tr>
<tr>
<td>Lord Abbett High Yield</td>
<td>High Yield Bond</td>
<td>LAHYX</td>
<td>P</td>
<td>M</td>
<td>-2.89%</td>
<td>2.81%</td>
<td>4.83%</td>
<td>6.74%</td>
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<tr>
<td>Vanguard Inflation-Protected Secs</td>
<td>Inflation-Protected Bond</td>
<td>VAIPX</td>
<td>P</td>
<td>M</td>
<td>8.47%</td>
<td>5.48%</td>
<td>4.04%</td>
<td>3.66%</td>
</tr>
<tr>
<td>Vanguard Intern-Term Bond Index</td>
<td>Intermediate Core Bond</td>
<td>VBILX</td>
<td>P</td>
<td>M</td>
<td>9.47%</td>
<td>6.47%</td>
<td>5.12%</td>
<td>4.78%</td>
</tr>
<tr>
<td>PIMCO Total Return</td>
<td>Intermediate Core-Plus Bond</td>
<td>PTTRX</td>
<td>P</td>
<td>M</td>
<td>7.75%</td>
<td>5.53%</td>
<td>4.47%</td>
<td>4.22%</td>
</tr>
<tr>
<td>Vanguard Total Bond Market Index</td>
<td>Intermediate Core Bond</td>
<td>VBTIX</td>
<td>P</td>
<td>M</td>
<td>8.01%</td>
<td>5.75%</td>
<td>4.48%</td>
<td>3.84%</td>
</tr>
</tbody>
</table>

Resource Links: P - Prospectus, M - Morningstar®

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