

HSA Investment Options

INTEREST BEARING OPTION				Category	Annual Percentage Rate	Annual Percentage Yield (APY)					
HealthcareBank Interest Bearing Account				Cash Equivalent	0.20%	0.20%					
<i>FDIC Insured - Bank Guaranteed</i>											
MUTUAL FUND OPTIONS				Category	Symbol	Resource Links	Mutual Fund Returns as of September 30, 2018				
							YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
T. Rowe Price Capital Appreciation	Allocation--50% to 70% Equity			TRAIX	P	M	7.49%	12.02%	11.08%	10.99%	0.60
American Funds Capital Inc Bldr	World Allocation			CAIFX	P	M	-1.33%	7.46%	5.73%	6.57%	0.40
DFA US Large Cap Value	Large Value			DFLVX	P	M	3.60%	15.50%	11.82%	11.29%	0.37
Vanguard 500 Index	Large Blend			VFIAX	P	M	10.53%	17.27%	13.91%	11.95%	0.04
American Funds Growth Fund of Amer	Large Growth			GFFFX	P	M	14.59%	19.29%	14.79%	12.64%	0.43
Vanguard Mid Cap Index	Mid-Cap Blend			VIMAX	P	M	7.37%	13.78%	11.66%	12.42%	0.05
JPMorgan Market Expansion Enh Idx	Small Blend			PGMIX	P	M	6.36%	15.44%	11.86%	12.12%	0.61
Neuberger Berman Mid Cap Growth	Mid-Cap Growth			NBMLX	P	M	15.08%	15.05%	12.38%	12.37%	0.73
Vanguard Small Cap Index	Small Blend			VSMAX	P	M	11.04%	16.34%	11.48%	12.36%	0.05
Vanguard Small Cap Growth Index	Small Growth			VSGAX	P	M	16.87%	17.77%	11.46%	13.09%	0.07
Northern Small Cap Value	Small Value			NOSGX	P	M	5.00%	13.57%	9.94%	9.96%	1.13
Vanguard Total Intl Stock Index	Foreign Large Blend			VTIAX	P	M	-3.12%	9.95%	4.47%	5.17%	0.11
American Funds Europacific Growth	Foreign Large Growth			AEPFX	P	M	-2.71%	9.82%	6.10%	6.76%	0.58
Fidelity Advisor® Diversified Intl	Foreign Large Growth			FDVIX	P	M	-1.12%	8.60%	6.00%	6.23%	0.93
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts			VEMAX	P	M	-8.84%	10.08%	2.98%	4.70%	0.14
Vanguard Total World Stock Index	World Large Stock			VTWSX	P	M	3.88%	13.53%	8.87%	8.35%	0.19
Loomis Sayles Global Allocation	World Allocation			LSWWX	P	M	4.68%	11.27%	8.48%	10.36%	0.93
Vanguard Target Retirement 2020	Target-Date 2020			VTWNX	P	M	2.42%	8.68%	6.92%	7.56%	0.13
Vanguard Target Retirement 2030	Target-Date 2030			VTHRX	P	M	3.30%	10.66%	8.13%	8.36%	0.14
Vanguard Target Retirement 2040	Target-Date 2040			VFORX	P	M	4.17%	12.54%	9.17%	9.14%	0.15
Vanguard Target Retirement 2050	Target-Date 2050			VFIFX	P	M	4.42%	12.90%	9.38%	9.24%	0.15
Vanguard Target Retirement 2060	Target-Date 2060+			VTTSX	P	M	4.42%	12.89%	9.35%	N/A	0.15
Vanguard Target Retirement Income	Target-Date Retirement			VTINX	P	M	1.26%	5.36%	4.52%	5.67%	0.13

Nuveen Real Estate Securities	Real Estate	FARCX	P	M	1.03%	7.07%	8.91%	8.04%	1.04
Templeton Global Bond	World Bond	TGBAX	P	M	-0.27%	3.72%	1.84%	5.72%	0.78
Lord Abbett High Yield	High Yield Bond	LAHYX	P	M	1.42%	7.97%	6.22%	9.67%	0.69
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VAIPX	P	M	-0.90%	1.91%	1.29%	3.16%	0.10
Vanguard Interm-Term Bond Index	Intermediate-Term Bond	VBILX	P	M	-2.08%	1.17%	2.40%	4.95%	0.07
PIMCO Total Return	Intermediate-Term Bond	PTTRX	P	M	-1.62%	2.16%	2.27%	5.08%	0.55
Vanguard Total Bond Market Index	Intermediate-Term Bond	VBTLX	P	M	-1.61%	1.28%	2.09%	3.70%	0.05

Not FDIC Insured - No Bank Guarantee - May Lose Value

Resource Links: P - Prospectus, M - Morningstar[®], 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.