



# HSA Investment Options

INTEREST BEARING OPTION Fund Name	Category	Annual Percentage Rate	Annual Percentage Yield (APY)	Rate Effective
--------------------------------------	----------	------------------------	-------------------------------	----------------

**HealthcareBank Interest Bearing Account**      Cash Equivalent      0.20%      0.20%      June 1, 2012

*FDIC Insured - Bank Guaranteed*

MUTUAL FUND OPTIONS Fund Name	Category	Symbol	Resource Links	Mutual Fund Returns as of August 31, 2017				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio

**James Balanced: Golden Rainbow**      Conservative Allocation      GLRBX      P      M      1.53%      1.60%      5.42%      5.57%      0.97

**T. Rowe Price Capital Appreciation**      Moderate Allocation      PACLX      P      M      10.72%      9.10%      12.12%      8.26%      1.00

**Ivy Asset Strategy**      World Allocation      WASAX      P      M      10.55%      -2.90%      4.06%      4.37%      1.12

**Vanguard 500 Index**      Large Blend      VFINX      P      M      11.82%      9.39%      14.17%      7.49%      0.14

**American Funds Growth Fund of Amer**      Large Growth      GFAFX      P      M      16.04%      10.05%      15.37%      7.62%      0.71

**Vanguard Mid Cap Index**      Mid-Cap Blend      VIMSX      P      M      10.30%      7.61%      14.20%      7.87%      0.18

**JPMorgan Market Expansion Enh Idx**      Mid-Cap Blend      OMEAX      P      M      3.51%      8.26%      14.17%      8.16%      0.98

**Neuberger Berman Mid Cap Growth**      Mid-Cap Growth      NMGAX      P      M      13.95%      7.82%      11.64%      6.97%      1.12

**Vanguard Small Cap Index**      Small Blend      NAESX      P      M      5.84%      6.77%      13.42%      8.20%      0.18

**Vanguard Small Cap Growth Index**      Small Growth      VISGX      P      M      10.97%      6.27%      12.36%      8.20%      0.19

**Northern Small Cap Value**      Small Value      NOSGX      P      M      -1.87%      7.53%      13.04%      7.69%      1.14

**Vanguard Total Intl Stock Index**      Foreign Large Blend      VGTSX      P      M      19.40%      2.84%      7.79%      1.72%      0.18

**American Funds Europacific Growth**      Foreign Large Growth      AEGFX      P      M      23.67%      5.59%      9.57%      3.78%      0.87

**Fidelity Advisor® Diversified Intl**      International      FDVAX      P      M      19.76%      4.90%      9.90%      2.15%      1.23

**Vanguard Emerging Mkts Stock Idx**      Diversified Emerging Mkts      VEIEX      P      M      24.43%      1.57%      4.66%      1.93%      0.32

**Vanguard Total World Stock Index**      World Stock      VTWSX      P      M      15.08%      5.88%      10.82%      N/A      0.21

**Nuveen Real Estate Securities**      Real Estate      FREAX      P      M      3.47%      6.98%      8.71%      6.86%      1.30

**Templeton Global Bond**      World Bond      TPINX      P      M      2.72%      0.62%      2.87%      6.39%      0.99

**Vanguard Interm-Term Bond Index**      Intermediate-Term Bond      VBIIX      P      M      4.59%      3.09%      2.48%      5.41%      0.15

**PIMCO Total Return**      Intermediate-Term Bond      PTRAX      P      M      5.12%      2.73%      2.41%      5.59%      0.76

**Vanguard Total Bond Market Index**      Core Bond      VBMFX      P      M      3.62%      2.45%      1.99%      4.24%      0.15

*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.