

## NOW AVAILABLE: HSA INVESTMENT OPTIONS WITH WEX

Make the most of your **Health Savings Account (HSA)** by investing your balance for long-term growth.

### HERE'S HOW IT WORKS:

- Once your HSA balance reaches \$2,000, you can begin investing.
- Choose from a variety of investment options available through our new HSA partnership with WEX.
- Any amount above the \$2,000 threshold can be transferred to your investment account.

### NEED HELP GETTING STARTED?



**Click here** to watch a short video tutorial on how to set up your HSA investments and transfer money to your investment account



Additional step-by-step resources are available in **LEAP**:

- Click **KnowledgeBase** (upper right corner)
- Search “**HSA Investments**”



You can also find these resources in your online portal under “**Get Help**”



### WHY INVEST YOUR HSA?

- Grow your savings tax-free
- Use funds in the future for qualified healthcare expenses
- Keep your money working for you—now and later

See the attached list of available HSA investment options.





## HSA Investment Options

INTEREST BEARING OPTION				Annual Percentage Rate		Annual Percentage Yield (APY)				
Fund Name	Category									
<b>HealthcareBank Interest Bearing Account</b>	Cash Equivalent			0.20%		0.20%				
<i>FDIC Insured - Bank Guaranteed</i>										
MUTUAL FUND OPTIONS				Resource Links		Mutual Fund Returns as of November 30, 2025				
Fund Name	Category	Symbol			YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio	
American Funds American Balanced	Moderate Allocation	RLBGX	<a href="#">P</a>	<a href="#">M</a>	18.10%	15.22%	9.93%	10.00%	0.25	
American Funds Capital Income Bldr	Global Allocation	RIRGX	<a href="#">P</a>	<a href="#">M</a>	19.62%	12.81%	9.39%	8.10%	0.27	
DFA US Large Cap Value	Large Value	DFLVX	<a href="#">P</a>	<a href="#">M</a>	14.49%	12.41%	11.64%	10.40%	0.23	
Vanguard 500 Index	Large Blend	VFIAX	<a href="#">P</a>	<a href="#">M</a>	17.77%	21.68%	14.72%	14.68%	0.04	
American Funds Growth Fund of Amer	Large Growth	RGAGX	<a href="#">P</a>	<a href="#">M</a>	20.48%	27.19%	12.71%	15.42%	0.29	
Vanguard Mid Cap Index	Mid-Cap Blend	VMCIX	<a href="#">P</a>	<a href="#">M</a>	11.86%	13.30%	8.93%	10.83%	0.04	
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NRMGX	<a href="#">P</a>	<a href="#">M</a>	9.79%	16.25%	6.08%	11.58%	0.59	
Vanguard Small Cap Index	Small Blend	VSCIX	<a href="#">P</a>	<a href="#">M</a>	9.03%	12.77%	8.04%	10.31%	0.04	
Vanguard Small Cap Growth Index	Small Growth	VSGIX	<a href="#">P</a>	<a href="#">M</a>	9.81%	14.51%	4.19%	10.30%	0.06	
Vanguard Small Cap Value Index	Small Value	VSIAX	<a href="#">P</a>	<a href="#">M</a>	8.38%	11.43%	10.84%	9.89%	0.07	
Vanguard Total Intl Stock Index	Foreign Large Blend	VTSNX	<a href="#">P</a>	<a href="#">M</a>	29.42%	15.85%	8.07%	8.30%	0.06	
American Funds Europacific Growth	Foreign Large Growth	RERGX	<a href="#">P</a>	<a href="#">M</a>	26.60%	14.79%	5.00%	8.16%	0.47	
Fidelity Advisor Diversified Intl	Foreign Large Growth	FDVIX	<a href="#">P</a>	<a href="#">M</a>	25.14%	15.25%	6.87%	8.14%	0.87	
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEMIX	<a href="#">P</a>	<a href="#">M</a>	23.49%	13.70%	4.91%	8.01%	0.09	
Vanguard Total World Stock Index	Global Large-Stock Blend	VTWIX	<a href="#">P</a>	<a href="#">M</a>	21.52%	19.02%	11.31%	11.63%	0.07	
Loomis Sayles Global Allocation	Global Allocation	LGMNX	<a href="#">P</a>	<a href="#">M</a>	12.10%	14.47%	6.80%	9.10%	0.82	
Vanguard Target Retirement 2020	Target-Date 2020	VTWNX	<a href="#">P</a>	<a href="#">M</a>	11.63%	9.79%	4.93%	6.77%	0.08	
Vanguard Target Retirement 2030	Target-Date 2030	VTHRX	<a href="#">P</a>	<a href="#">M</a>	15.52%	13.13%	7.02%	8.54%	0.08	
Vanguard Target Retirement 2040	Target-Date 2040	VFORX	<a href="#">P</a>	<a href="#">M</a>	17.91%	15.45%	8.80%	9.99%	0.08	
Vanguard Target Retirement 2050	Target-Date 2050	VFIXX	<a href="#">P</a>	<a href="#">M</a>	20.47%	17.49%	10.20%	10.88%	0.08	
Vanguard Target Retirement 2060	Target-Date 2060	VTSX	<a href="#">P</a>	<a href="#">M</a>	20.47%	17.49%	10.20%	10.87%	0.08	
Vanguard Target Retirement Income	Target-Date Retirement	VTINX	<a href="#">P</a>	<a href="#">M</a>	10.78%	8.56%	3.90%	5.23%	0.08	
TIAA-CREF Real Estate Securities	Real Estate	TIREX	<a href="#">P</a>	<a href="#">M</a>	2.38%	5.62%	4.14%	6.29%	0.50	
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	<a href="#">P</a>	<a href="#">M</a>	3.64%	5.46%	1.33%	3.20%	0.57	

<b>BlackRock High Yield Portfolio</b>	<b>High Yield Bond</b>	<b>BRHYX</b>	<a href="#">P</a>	<a href="#">M</a>	<b>8.73%</b>	<b>9.85%</b>	<b>5.19%</b>	<b>6.31%</b>	<b>0.48</b>
<b>Vanguard Inflation-Protected Secs</b>	<b>Inflation-Protected Bond</b>	<b>VIPIX</b>	<a href="#">P</a>	<a href="#">M</a>	<b>6.83%</b>	<b>3.32%</b>	<b>1.19%</b>	<b>2.94%</b>	<b>0.07</b>
<b>Vanguard Interim-Term Bond Index</b>	<b>Intermediate Core Bond</b>	<b>VBIMX</b>	<a href="#">P</a>	<a href="#">M</a>	<b>8.19%</b>	<b>4.57%</b>	<b>-0.17%</b>	<b>2.41%</b>	<b>0.04</b>
<b>PIMCO Total Return</b>	<b>Intermediate Core-Plus Bond</b>	<b>PTTRX</b>	<a href="#">P</a>	<a href="#">M</a>	<b>8.65%</b>	<b>5.29%</b>	<b>0.28%</b>	<b>2.47%</b>	<b>0.51</b>
<b>Vanguard Total Bond Market Index</b>	<b>Intermediate Core Bond</b>	<b>VBTIX</b>	<a href="#">P</a>	<a href="#">M</a>	<b>6.79%</b>	<b>3.83%</b>	<b>-0.40%</b>	<b>1.93%</b>	<b>0.03</b>

*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.