

Investment Options for the MetLife HSA

INTEREST BEARING OPTION		Category	Annual Percentage Rate	Annual Percentage Yield (APY)						
Fund Name										
HealthcareBank Interest Bearing Account		Cash Equivalent	0.20%	0.20%						
FDIC Insured - Bank Guaranteed										
MONEY MARKET FUNDS		Category	Symbol	Resource Links		Returns as of May 31, 2025				
						YTD	3 Year Return	5 Year Return	10 Year Return	Expense
Vanguard Federal Money Market Fund		Money Market Fund	VMFXX	P	F	1.77%	4.53%	2.72%	1.90%	0.11
MUTUAL FUND OPTIONS		Category	Symbol	Resource Links		Mutual Fund Returns as of May 31, 2025				
Fund Name						YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio
American Funds American Balanced		Moderate Allocation	RLBGX	P	M	3.56%	9.28%	9.67%	8.60%	0.25
American Funds Capital Income Bldr		Global Allocation	RIRGX	P	M	9.07%	8.40%	10.01%	6.46%	0.27
DFA US Large Cap Value		Large Value	DFLVX	P	M	0.06%	6.52%	13.41%	8.29%	0.23
Vanguard 500 Index		Large Blend	VFIAX	P	M	1.05%	14.37%	15.90%	12.82%	0.04
American Funds Growth Fund of Amer		Large Growth	RGAGX	P	M	3.39%	18.27%	15.33%	13.67%	0.30
Vanguard Mid Cap Index		Mid-Cap Blend	VMCIX	P	M	2.85%	9.19%	12.58%	9.34%	0.04
Neuberger Berman Mid Cap Growth		Mid-Cap Growth	NRMGX	P	M	4.53%	13.44%	10.85%	10.35%	0.59
Vanguard Small Cap Index		Small Blend	VSCIX	P	M	-4.66%	7.05%	11.49%	8.04%	0.04
Vanguard Small Cap Growth Index		Small Growth	VSGIX	P	M	-5.51%	7.92%	6.96%	7.76%	0.06
Vanguard Small Cap Value Index		Small Value	VSIAX	P	M	-4.03%	6.39%	14.82%	7.85%	0.07
Vanguard Total Intl Stock Index		Foreign Large Blend	VTSNX	P	M	13.85%	9.19%	10.39%	5.62%	0.06
American Funds Europacific Growth		Foreign Large Growth	RERGX	P	M	11.78%	8.62%	8.51%	5.92%	0.47
Fidelity Advisor Diversified Intl		Foreign Large Growth	FDVIX	P	M	15.25%	10.78%	9.81%	6.54%	0.87
Vanguard Emerging Mkts Stock Idx		Diversified Emerging Mkts	VEMIX	P	M	6.29%	5.98%	7.88%	4.02%	0.09
Vanguard Total World Stock Index		Global Large-Stock Blend	VTWIX	P	M	5.43%	12.02%	13.31%	9.28%	0.07
Loomis Sayles Global Allocation		Global Allocation	LGMNX	P	M	2.12%	10.15%	7.90%	0.00%	0.82
Vanguard Target Retirement 2020		Target-Date 2020	VTWNX	P	M	3.85%	6.15%	6.07%	5.64%	0.08
Vanguard Target Retirement 2030		Target-Date 2030	VTHRX	P	M	4.46%	8.21%	8.37%	6.98%	0.08
Vanguard Target Retirement 2040		Target-Date 2040	VFORX	P	M	4.88%	9.73%	10.50%	8.11%	0.08
Vanguard Target Retirement 2050		Target-Date 2050	VFIFX	P	M	5.42%	11.00%	11.92%	8.81%	0.08
Vanguard Target Retirement 2060		Target-Date 2060	VTTSX	P	M	5.40%	11.00%	11.93%	8.79%	0.08
Vanguard Target Retirement Income		Target-Date Retirement	VTINX	P	M	3.75%	5.31%	4.34%	4.36%	0.08

TIAA-CREF Real Estate Securities	Real Estate	TIREX	P	M	0.86%	0.44%	6.05%	6.35%	0.50
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	P	M	1.31%	4.18%	1.78%	3.04%	0.75
BlackRock High Yield Portfolio	High Yield Bond	BRHYX	P	M	2.90%	7.18%	6.25%	5.08%	0.48
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	3.66%	0.82%	1.56%	2.42%	0.07
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	3.59%	2.13%	-0.55%	1.95%	0.04
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	2.65%	2.03%	-0.23%	1.87%	0.51
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	2.48%	1.56%	-0.90%	1.51%	0.03

Not FDIC Insured - No Bank Guarantee - May Lose Value

Resource Links: [P](#) - Prospectus, [M](#) - Morningstar®

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