

Investment Options for the MetLife HSA

INTEREST BEARING OPTION Fund Name	Category	Annual Percentage Rate	Annual Percentage Yield (APY)
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HealthcareBank Interest Bearing Account
FDIC Insured - Bank Guaranteed

Cash Equivalent 0.20% 0.20%

Money Market Fund	Category	Symbol	Resource Links	Returns as of December 31, 2025				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense

Vanguard Federal Money Market Fund Money Market Fund VMFXX [P](#) [E](#) 4.22% 4.85% 3.20% 2.14% 0.11

MUTUAL FUND OPTIONS Fund Name	Category	Symbol	Resource Links	Mutual Fund Returns as of December 31, 2025				
				YTD	3 Year Return	5 Year Return	10 Year Return	Expense Ratio

American Funds American Balanced Moderate Allocation RLBGX [P](#) [M](#) 18.85% 16.12% 10.04% 10.68% 0.25

American Funds Capital Income Bldr Global Allocation RIRGX [P](#) [M](#) 20.74% 13.45% 9.44% 8.17% 0.27

DFA US Large Cap Value Large Value DFLVX [P](#) [M](#) 16.36% 13.51% 12.03% 10.64% 0.23

Vanguard 500 Index Large Blend VFIAX [P](#) [M](#) 17.83% 22.96% 14.38% 14.78% 0.04

American Funds Growth Fund of Amer Large Growth RGAGX [P](#) [M](#) 20.28% 28.73% 12.16% 15.51% 0.29

Vanguard Mid Cap Index Mid-Cap Blend VMCIX [P](#) [M](#) 11.67% 14.28% 8.61% 10.92% 0.04

Neuberger Berman Mid Cap Growth Mid-Cap Growth NRMGX [P](#) [M](#) 5.93% 16.11% 4.78% 11.40% 0.59

Vanguard Small Cap Index Small Blend VSCIX [P](#) [M](#) 8.85% 13.70% 7.36% 10.44% 0.04

Vanguard Small Cap Growth Index Small Growth VSGIX [P](#) [M](#) 8.43% 15.33% 3.03% 10.26% 0.06

Vanguard Small Cap Value Index Small Value VSIAX [P](#) [M](#) 9.09% 12.45% 10.56% 10.15% 0.07

Vanguard Total Intl Stock Index Foreign Large Blend VTSNX [P](#) [M](#) 32.23% 17.13% 7.97% 8.54% 0.06

American Funds Europacific Growth Foreign Large Growth RERGX [P](#) [M](#) 29.18% 16.34% 4.59% 8.46% 0.47

Fidelity Advisor Diversified Intl Foreign Large Growth FDVIX [P](#) [M](#) 27.74% 16.85% 6.59% 8.37% 0.87

Vanguard Emerging Mkts Stock Idx Diversified Emerging Mkts VEMIX [P](#) [M](#) 24.79% 14.80% 4.67% 8.14% 0.09

Vanguard Total World Stock Index Global Large-Stock Blend VTWIX [P](#) [M](#) 22.43% 20.23% 11.00% 11.77% 0.07

Loomis Sayles Global Allocation Global Allocation LGMNX [P](#) [M](#) 13.19% 16.03% 6.61% 9.38% 0.82

Vanguard Target Retirement 2020 Target-Date 2020 VTWNX [P](#) [M](#) 12.15% 10.78% 4.77% 6.87% 0.08

Vanguard Target Retirement 2030 Target-Date 2030 VTNRX [P](#) [M](#) 16.24% 14.27% 6.86% 8.66% 0.08

Vanguard Target Retirement 2040 Target-Date 2040 VFORX [P](#) [M](#) 18.76% 16.63% 8.57% 10.13% 0.08

Vanguard Target Retirement 2050 Target-Date 2050 VFIFX [P](#) [M](#) 21.41% 18.70% 9.95% 11.02% 0.08

Vanguard Target Retirement 2060 Target-Date 2060 VTTSX [P](#) [M](#) 21.42% 18.71% 9.96% 11.02% 0.08

Vanguard Target Retirement Income Target-Date Retirement VTINX [P](#) [M](#) 11.31% 9.52% 3.82% 5.33% 0.08

TIAA-CREF Real Estate Securities	Real Estate	TIREX	P	M	2.09%	6.45%	3.69%	6.00%	0.50
PIMCO International Bond (USD-Hdg)	Global Bond-USD Hedged	PFORX	P	M	4.31%	6.47%	1.36%	3.32%	0.57
BlackRock High Yield Portfolio	High Yield Bond	BRHYX	P	M	9.44%	10.60%	5.13%	6.56%	0.48
Vanguard Inflation-Protected Secs	Inflation-Protected Bond	VIPIX	P	M	6.98%	4.21%	1.06%	3.01%	0.07
Vanguard Interm-Term Bond Index	Intermediate Core Bond	VBIMX	P	M	8.58%	5.36%	-0.18%	2.49%	0.04
PIMCO Total Return	Intermediate Core-Plus Bond	PTTRX	P	M	9.33%	6.04%	0.31%	2.56%	0.51
Vanguard Total Bond Market Index	Intermediate Core Bond	VBTIX	P	M	7.17%	4.68%	-0.41%	2.00%	0.03

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.

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