

Choosing Your HSA Investments

The Sentinel HSA is a simple way to create a smart HSA investment strategy. Your initial funds will be allocated to the HSA default fund, the HCB Interest Bearing Account. Once your account balance exceeds \$2,000, you may allocate HSA funds to other investment options. We offer a choice of select investments options providing a broad range of investment strategies. Any earnings on your HSA investments are automatically reinvested and grow tax free.

To manage your investments, log into your Sentinel HSA account online and choose **View Investment Summary** from the **I Want To...** menu. To set up investments for the first time, scroll to the **How Do I Start Investing?** section, click the **Start Investing Now** link and follow the prompts. To change existing investment instructions, click the **Change Investments** button.

HSA Investment Options

Investment Option	Ticker
HCB INTEREST BEARING ACCOUNT	N/A
American Funds American Balanced R6	RLBGX
Fidelity Conservative Income Bond Inst	FCNVX
Fidelity Large Cap Growth Enhanced index	FLGEX
Fidelity Total Bond k6	FTKFX
Goldman Sachs GQG Partners Int'l Opps R6	GSIYX
VANGUARD 500 INDEX FUND (ADM)	VFIAX
VANGUARD EMERGING MKT. STOCK INDEX FUND (ADM)	VEMAX
Vanguard Equity-Income Adm	VEIRX
VANGUARD MID-CAP INDEX FUND (ADM)	VIMAX
VANGUARD SHORT-TERM BOND INDEX FUND (ADM)	VBIRX
VANGUARD SMALL-CAP INDEX FUND (ADM)	VSMAX
VANGUARD TOTAL BOND MARKET INDEX FUND (ADM)	VBTLX
VANGUARD TOTAL INTL. STOCK INDEX FUND (ADM)	VTIAX
Vanguard Target Retirement 2020 Fund	VTWNX
Vanguard Target Retirement 2025 Fund	VTTVX
Vanguard Target Retirement 2030 Fund	VTHRX
Vanguard Target Retirement 2035 Fund	VTTHX
Vanguard Target Retirement 2040 Fund	VFORX
Vanguard Target Retirement 2045 Fund	VTIVX
Vanguard Target Retirement 2050 Fund	VFIFX
Vanguard Target Retirement 2055 Fund	VFFVX
Vanguard Target Retirement 2060 Fund	VTTSX
Vanguard Target Retirement 2065 Fund	VLVX
Vanguard Target Retirement 2070 Fund	VSVNX
Vanguard Target Retirement Income Fund	VTINX