Inspira Financial

Health Savings Account (HSA) Investment Fund List

Fund	Ticker	Asset Class	Expense Ratio	Prospectus
Equity Funds				
JPMorgan Large Cap Growth Fund – Select Class	SEEGX	U.S. Large Growth Stocks	0.69%	VIEW
Schwab Fundamental US Large Company Index Fund	SFLNX	U.S. Large Value Stocks	0.25%	VIEW
Davis New York Venture Fund Class Y	DNVYX	U.S. Large Blend Stocks	0.64%	VIEW
Vanguard 500 Index Admiral	VFIAX	U.S. Large Blend Stocks	0.04%	VIEW
Vanguard Dividend Appreciation Index Admiral	VDADX	U.S. Large Blend Stocks	0.08%	VIEW
Invesco Main St Fund® Cl Y	MIGYX	U.S. Large Blend Stocks	0.59%	VIEW
Parnassus Mid Cap Fund℠ Institutional Shares	PFPMX	U.S. Mid Growth Stocks	0.75%	VIEW
American Century Investments® Mid Cap Value, Class I	AVUAX	U.S. Mid Value Stocks	0.78%	VIEW
Artisan Small Cap Fund Institutional Shares	APHSX	U.S. Small Growth Stocks	0.96%	VIEW
Vanguard Small Cap Index Admiral	VSMAX	U.S. Small Blend Stocks	0.05%	VIEW
Dodge & Cox International Stock Fund	DODFX	International Stocks	0.62%	VIEW
Thornburg International Value Fund Class I	TGVIX	International Stocks	0.90%	VIEW
Vanguard Developed Markets Index Admiral	VTMGX	International Stocks	0.07%	VIEW
Vanguard Emerging Markets Stock Index Admiral	VEMAX	Emerging Markets Stocks	0.14%	VIEW
Bond Funds				
American Funds Inflation Linked Bond R6	RILFX	U.S. Inflation-linked Bond	0.30%	VIEW
BlackRock Strategic Income Opportunities Institutional	BSIIX	U.S. Nontraditional Bond	0.68%	VIEW
Dodge & Cox Income Fund	DODIX	U.S. Intermed-term Bond	0.41%	VIEW
Fidelity U.S. Bond Index	FXNAX	U.S. Intermed-term Bond	0.025%	VIEW
MetWest Total Return Bond Fund Class M	MWTRX	U.S. Intermed-term Bond	0.67%	VIEW
Stable Value *(cash alternative)*				
Lincoln Stable Value separate account	Z444H	Stable Value	none	VIEW
Asset Allocation Funds				
American Funds 2020 Target Date Retire R6	RRCTX	Target Date Fund	0.30%	VIEW
American Funds 2025 Target Date Retire R6	RFDTX	Target Date Fund	0.31%	VIEW
American Funds 2030 Target Date Retire R6	RFETX	Target Date Fund	0.33%	VIEW

American Funds 2035 Target Date Retire R6	RFFTX	Target Date Fund	0.35%	VIEW
American Funds 2040 Target Date Retire R6	RFGTX	Target Date Fund	0.36%	VIEW
American Funds 2045 Target Date Retire R6	RFHTX	Target Date Fund	0.37%	VIEW
American Funds 2050 Target Date Retire R6	RFITX	Target Date Fund	0.37%	VIEW
American Funds 2055 Target Date Retire R6	RFKTX	Target Date Fund	0.38%	VIEW
American Funds 2060 Target Date Retire R6	RFUTX	Target Date Fund	0.38%	VIEW
Vanguard LifeStrategy Conservative Growth Investor	VSCGX	Asset Allocation	0.12%	VIEW
Vanguard LifeStrategy Moderate Growth Investor	VSMGX	Asset Allocation	0.13%	VIEW

Note: Funds listed are subject to change. This listing remains in effect until updated. Last update 12/31/2023.

Asset Class Definitions

Equity funds:

- Growth Stock funds invest in stocks that have above average earnings growth and little to no dividend payouts. Companies will reinvest earnings into expansion, acquisitions, and/or research development.
- Value Stock funds invest in stocks that are believed to be undervalued in price and are likely to pay dividends.
- Blend Stock funds invest in a combination of growth and value stocks.
- International Developed Stock funds invest in non-U.S. companies in developed countries.
- Emerging Markets Stock funds invest in non-U.S. companies in developing countries.

Bond funds:

- Intermediate Bond funds invest in bonds with maturities of 5 years to 10 years from a wide variety of issuers.

Stable Value:

- Lincoln Stable Value is a cash alternative which invests in a diversified mix of bonds and issues a guarantee of dollars invested (principal) and interest credited over a specified time period.

Asset Allocation Funds:

- Target Retirement funds change their investments over time to meet goals you plan to reach at a specific time, such as retirement. Typically, target-date funds are sold by date, such as a 2025 fund. The farther away the date is, the greater the risks the fund usually takes. As the target date approaches, the fund changes its balance of investments to emphasize conserving the value it has built up and to shift toward income-producing investments.
- Asset Allocation funds invest in a mixture of stocks and bonds to build a diversified portfolio across both asset classes.

There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. Inspira Financial cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. For more information about Inspira Financial, go to payflex.com.

Investment services are independently offered through a third-party financial institution. By transferring funds into an HSA investment account, you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks. The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.

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