

# Health Savings Account Core Investment Menu

The following list of mutual funds represents the core investment menu for the Bank of America Health Savings Account (HSA). If you have an account through your employer, you may have different mutual fund options. Please log into the [member website](#) and select Manage Investments to view your fund lineup.

FUND NAME	MORNINGSTAR CATEGORY	CLASS	SYMBOL	TOTAL OPERATING EXPENSE (%) GROSS
Allspring Small Company Growth	Small Growth	Class R6	WSCRX	0.92%
American Funds Capital World Growth & Income Fund	World Large Stock	Class F2	WGIFX	0.52%
American Funds International Growth & Income Fund	Foreign Large Blend	Class R6	RIGGX	0.54%
BlackRock High Yield Portfolio	High Yield Bond	Class K	BRHYX	0.49%
Carillon Scout Mid Cap Fund Class R-6	Mid Cap Blend	Class R6	CSMUX	0.87%
Cohen & Steers Global Realty Shares, Inc.	Global Real Estate	Class Z	CSFZX	0.84%
Columbia Contrarian Core	Large Blend	Class I	COFYX	0.62%
Columbia Small Cap Value	Small Value	Class I	CSVYX	0.86%
Hartford Schroders Emerging Markets Equity Fund	Diversified Emerging Mkts	Class SDR	SEMTX	0.96%
iShares MSCI Total International Index Fund Class K <sup>1</sup>	Foreign Large Blend	Class K	BDOKX	0.12%
iShares Russell 2000 Small Cap Index Fund <sup>1</sup>	Small Blend	Class K	BDBKX	0.07%
iShares Russell Mid-Cap Index Fund <sup>1</sup>	Mid Cap Blend	Class K	BRMKX	0.04%

All data is accurate as of March 31, 2025, and is subject to change

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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**See important information section for more information including risks.**

Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation ("BoFA Corp."). Mutual Fund investment offerings for the Bank of America HSA are made available by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer, registered investment adviser, Member [SIPC](#), and a wholly owned subsidiary of Bank of America Corporation ("BoFA Corp."). Investments in mutual funds are held in an omnibus account at MLPF&S in the name of Bank of America, N.A., for the benefit of all HSA account owners. Recommendations as to HSA investment menu options are provided to Bank of America, N.A. by the Chief Investment Office ("CIO"), Global Wealth & Investment Management ("GWIM"), a division of BoFA Corp. The CIO, which provides investment strategies, due diligence, portfolio construction guidance and wealth management solutions for GWIM clients, is part of the Investment Solutions Group (ISG) of GWIM.

Bank of America, N.A. Member FDIC.

FUND NAME	MORNINGSTAR CATEGORY	CLASS	SYMBOL	TOTAL OPERATING EXPENSE (%) GROSS
iShares S&P 500 Index Fund Class K <sup>1</sup>	Large Blend	Class K	WFSPX	0.03%
iShares U.S. Aggregate Bond Index Class K <sup>1,2</sup>	Intermediate Term Bond	Class K	WFBIX	0.05%
Macquarie Small Cap Core	Small Blend	Class R6	DCZRX	0.68%
MFS Value	Large Value	Class R6	MEIKX	0.45%
Northern World Selection Index Fund <sup>1</sup>	World Large Stock	N/A	NSRIX	0.30%
NYLI Winslow Large Cap Growth Fund	Large Growth	Class I	MLAIX	0.70%
PIMCO CommodityRealReturn Strategy Fund Class <sup>3</sup>	Commodities Broad Basket	Class I	PCRIX	1.07%
PIMCO Low Duration Fund Institutional Class	Short Term Bond	Class I	PTLDX	0.50%
PIMCO Total Return Fund Institutional Class	Intermediate Term Bond	Class I	PTTRX	0.51%
Vanguard Federal Money Market Fund <sup>4</sup>	Money Market	Investor	VMFXX	0.11%
Vanguard FTSE Social Index Fund <sup>1</sup>	Large Blend	Admiral	VFTAX	0.13%
Vanguard Inflation-Protected Securities Fund	Inflation Protected Bond	Admiral	VAIPX	0.10%
Vanguard LifeStrategy Conservative Growth Fund <sup>5</sup>	Allocation – 30% to 50% Equity	Investor	VSCGX	0.12%
Vanguard LifeStrategy Growth Fund <sup>5</sup>	Allocation – 70% to 85% Equity	Investor	VASGX	0.14%
Vanguard LifeStrategy Moderate Growth Fund <sup>5</sup>	Allocation – 50% to 70% Equity	Investor	VSMGX	0.13%
Vanguard Target Retirement 2020 Fund <sup>5,6</sup>	Target Date – 2020	Investor	VTWNX	0.08%
Vanguard Target Retirement 2025 Fund <sup>5,6</sup>	Target Date – 2025	Investor	VTTVX	0.08%
Vanguard Target Retirement 2030 Fund <sup>5,6</sup>	Target Date – 2030	Investor	VTHRX	0.08%
Vanguard Target Retirement 2035 Fund <sup>5,6</sup>	Target Date – 2035	Investor	VTTHX	0.08%
Vanguard Target Retirement 2040 Fund <sup>5,6</sup>	Target Date – 2040	Investor	VFORX	0.08%
Vanguard Target Retirement 2045 Fund <sup>5,6</sup>	Target Date – 2045	Investor	VTIVX	0.08%
Vanguard Target Retirement 2050 Fund <sup>5,6</sup>	Target Date – 2050	Investor	VFIFX	0.08%
Vanguard Target Retirement 2055 Fund <sup>5,6</sup>	Target Date – 2055	Investor	VFFVX	0.08%
Vanguard Target Retirement 2060 Fund <sup>5,6</sup>	Target Date – 2060	Investor	VTTSX	0.08%
Vanguard Target Retirement 2065 Fund <sup>5,6</sup>	Target Date – 2065	Investor	VLXVX	0.08%
Vanguard Target Retirement 2070 Fund <sup>5,6</sup>	Target Date – 2070	Investor	VSVNX	0.08%
Vanguard Target Retirement Income Fund <sup>5,6</sup>	Target Date – Retirement	Investor	VTINX	0.08%
Vanguard Total World Stock Index <sup>1</sup>	World Large Stock	Admiral	VTWAX	0.09%

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## Important information

- <sup>1</sup> It is not possible to invest directly in an index.
- <sup>2</sup> An investment in the Fund is neither insured nor guaranteed by the U.S. government.
- <sup>3</sup> Investing in commodities or the securities of companies operating in the commodities market involves a high degree of risk, including leveraging strategies and speculative investment practices that may increase the risk of investment loss, including the principal value invested. Investments may be highly illiquid and subject to high fees and expenses.
- <sup>4</sup> **You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.**
- <sup>5</sup> As a "fund of funds" this Portfolio, as a shareholder of underlying mutual funds, will indirectly bear its pro rata share of the expenses incurred by the underlying funds.
- <sup>6</sup> The target date for these funds is the approximate date when an investor plans to start withdrawing the assets from their retirement account. The principal value of these funds is not guaranteed at any time, including at the target date. These funds are designed to become more conservative over time as the target date approaches.

Investing involves risk, including possible loss of the principal value invested. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with investing. Bear in mind that higher return potential is accompanied by higher risk.

**Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on the member website at [myhealth.bankofamerica.com](https://myhealth.bankofamerica.com) or by calling Customer Care at 800.718.6710. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.**