

Saturna HSA Fund Menu Options

Make the most out of your Saturna Trust Health Savings Account (HSA) by investing. We've curated a list of mutual funds with no minimum investment. We selected the funds using specific criteria, which include 1,3,5 and 10-year performance, manager tenure, benchmark consistency and net expense ratio. We review the list, but we don't monitor your individual account.

US Fixed Income

Funds with investments primarily in bonds of US-based companies, US Government Entities, and US Treasuries. These typically have lower risk and, except for the Vanguard Cash Reserves Federal Money Market Fund which aims for a \$1.00 net asset value plus dividends, these aim to provide a current income along with capital appreciation.

Name	Ticker	Morningstar Category	Prospectus Link	Phone Number
Vanguard Intermediate - Term Bond Index Fund Admiral Shares	VBILX	Intermediate Core Bond	Prospectus	800-662-7447
Dodge & Cox Income Fund Class I	DODIX	Intermediate Core Plus Bond	Prospectus	800-621-3979
Vanguard Cash Reserves Federal Money Market Fund	VMRXX	Money Market Fund	Prospectus	800-662-7447

US Equity

Funds with investments primarily in the stock of US-based companies.

Name	Ticker	Morningstar Category	Prospectus Link	Phone Number
Amana Institutional Growth Fund	AMIGX	US Large Growth	Prospectus	888-732-6262
Principal Small Cap Fund Class R-6	PSMLX	US Small Blend	Prospectus	800-222-5852
Principal Mid-Cap Class R-6	PMAQX	US Mid-Cap Growth	Prospectus	800-222-5852
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	Prospectus	800-222-5852
Vanguard Mid-Cap Index	VIMAX	US Mid-Cap Blend	Prospectus	800-662-7447
Vanguard Small Cap Growth Index Admiral	VSGAX	Small-Cap Growth	Prospectus	800-662-7447
Vanguard Small Cap Value Index Admiral	VSIAX	Small-Cap Value	Prospectus	800-662-7447
Vanguard 500 Index Admiral	VFIAX	US Large Blend	Prospectus	800-662-7447

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International Equity

Funds with investments primarily in companies outside of the US, which derive a significant portion of their revenues from outside of the US, or have a significant portion of their operations outside of the US.

Name	Ticker	Morningstar Category	Prospectus Link	Phone Number
Saturna International Fund Z Shares	SIFZX	Foreign Large Growth	Prospectus	800-728-8762
Vanguard Total International Stock Index Fund Admiral Shares	VTIAX	Foreign Large Blend	Prospectus	800-662-7447

Target Date

Funds with a mix of stocks, bonds, and other holdings. These funds shift asset allocation over time to a more conservative allocation as it nears the target date year. A single-fund solution, they are intended to provide the growth of capital to younger investors and stability to older investors.

Name	Ticker	Morningstar Category	Prospectus Link	Phone Number
American Funds 2020 Target Date Retirement Fund® Class R-6	RRCTX	US Fund Target-Date 2020	Prospectus	800-421-4225
American Funds 2025 Target Date Retirement Fund® Class R-6	RFDTX	US Fund Target-Date 2025	Prospectus	800-421-4225
American Funds 2030 Target Date Retirement Fund® Class R-6	RFETX	US Fund Target-Date 2030	Prospectus	800-421-4225
American Funds 2035 Target Date Retirement Fund® Class R-6	RFFTX	US Fund Target-Date 2035	Prospectus	800-421-4225
American Funds 2040 Target Date Retirement Fund® Class R-6	RFGTX	US Fund Target-Date 2040	Prospectus	800-421-4225
American Funds 2045 Target Date Retirement Fund® Class R-6	RFHTX	US Fund Target-Date 2045	Prospectus	800-421-4225
American Funds 2050 Target Date Retirement Fund® Class R-6	RFITX	US Fund Target-Date 2050	Prospectus	800-421-4225
American Funds 2055 Target Date Retirement Fund® Class R-6	RFKTX	US Fund Target-Date 2055	Prospectus	800-421-4225
American Funds 2060 Target Date Retirement Fund® Class R-6	RFUTX	US Fund Target-Date 2060	Prospectus	800-421-4225
American Funds 2065 Target Date Retirement Fund® Class R-6	RFVTX	US Fund Target-Date 2065	Prospectus	800-421-4225

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INVESTMENTS IN SECURITIES ARE: NOT FDIC INSURED · NOT BANK GUARANTEED · MAY LOSE VALUE

Please consider an investment's objectives, risks, charges, and expenses carefully before investing. To obtain this and other important information in a current prospectus or summary prospectus, please view the prospectus links listed by each fund, or call the toll-free phone number listed next to the fund. Please read the prospectus or summary prospectus carefully before investing.

Investing involves risk, including possible loss of principal. Generally, an investment that offers a higher potential return will have a higher risk of loss. Stock prices fluctuate, sometimes quickly and significantly, for a broad range of reasons that may affect individual companies, industries, or sectors. When interest rates rise, bond prices fall. When interest rates fall, bond prices go up. A bond fund's price will typically follow the same pattern. Investments in high-yield securities can be speculative in nature. High-yield bonds may have low or no ratings, and may be considered "junk bonds." Investing in foreign securities involves risks not typically associated directly with investing in US securities. These risks include currency and market fluctuations, and political or social instability. The risks of foreign investing are generally magnified in the smaller and more volatile securities markets of the developing world. These and other risks pertaining to specific funds are discussed in each fund's prospectus and summary prospectus. Clicking a fund's name will take you to a more detailed page that includes objectives, strategies, and risks of that specific fund. Nothing on this website should be considered a solicitation to buy, an offer to sell, or a recommendation for any security in any jurisdiction where such offer, solicitation, or recommendation would be unlawful.

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