

HEALTH SAVINGS ACCOUNT

Health Savings Account (HSA) Investment List

Updated Q2, 2024



\$2,622.35 invested



STOCK CATEGORIES

BASIC MATERIALS

Companies that manufacture chemicals, building materials, and paper products. This sector also includes companies engaged in commodities exploration and processing. Companies in this sector include ArcelorMittal, BHP Billiton, and Rio Tinto

COMMUNICATION SERVICES

Companies that provide communication services using fixed-line networks or those that provide wireless access and services. Also includes companies that provide advertising & marketing services, entertainment content and services, as well as interactive media and content provider over internet or through software. Companies in this sector include AT&T, Verizon Communications, Walt Disney, Netflix, Omnicom Group, Alphabet and Facebook

CONSUMER CYCLICAL

This sector includes retail stores, auto and auto-parts manufacturers, restaurants, lodging facilities, specialty retail and travel companies. Companies in this sector include Ford Motor Co., McDonald's, and Amazon.com Inc.

CONSUMER DEFENSIVE

Companies that manufacture food, beverages, household and personal products, packaging, or tobacco. Also includes companies that provide services such as education and training services. Companies in this sector include Philip Morris International, Procter & Gamble, and Walmart.

ENERGY

Companies that produce or refine oil and gas, oilfield-services and equipment companies, and pipeline operators. This sector also includes companies that mine thermal coal and uranium. Companies in this sector include BP, ExxonMobil, Royal Dutch Shell, and China Shenhua Energy.

FINANCIAL SERVICES

Companies that provide financial services include banks, savings and loans, asset management companies, credit services, investment brokerage firms, and insurance companies. Companies in this sector include Allianz, JPMorgan Chase, and Legg Mason.

STOCK CATEGORIES (CONT.)

HEALTHCARE

This sector includes biotechnology, pharmaceuticals, research services, home healthcare, hospitals, long-term-care facilities, and medical equipment and supplies. Also include pharmaceutical retailers and companies which provide health information services. Companies in this sector include AstraZeneca, Pfizer, and Roche Holding, Walgreens Boots Alliance, and Cerner Corp.

INDUSTRIALS

Companies that manufacture machinery, hand-held tools, and industrial products. This sector also includes aerospace and defense firms as well as companies engaged in transportation services. Companies in this sector include 3M, Boeing, and Siemens.

REAL ESTATE

This sector includes companies that develop, acquire, manage, and operate real estate properties. Companies in this sector include Kimco Realty, Vornado Realty Trust, and Westfield Group.

TECHNOLOGY

Companies engaged in the design, development, and support of computer operating systems and applications. This sector also includes companies that make computer equipment, data storage products, networking products, semiconductors, and components. Companies in this sector include Apple, Microsoft, and IBM.

UTILITIES

Electric, gas, and water utilities. Companies in this sector include Electricité de France, Exelon and NextEra Energy Inc.

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BASIC MATERIALS

NAME	TICKER	RATING
AdvanSix Inc	ASIX	3
Agnico Eagle Mines Ltd	AEM	3
Air Products & Chemicals Inc	APD	4
Alamos Gold Inc Class A	AGI	3
Albemarle Corp	ALB	3
Algoma Steel Group Inc	ASTL	4
Alpha Metallurgical Resources Inc	AMR	3
American Vanguard Corp	AVD	3
Anglogold Ashanti PLC	AU	4
Arcadium Lithium PLC	ALTM	3
Arch Resources Inc Class A	ARCH	3
Ascent Industries Co	ACNT	3
Ashland Inc	ASH	4
Avantor Inc	AVTR	3
Avient Corp	AVNT	4
Axalta Coating Systems Ltd	AXTA	3
B2Gold Corp	BTG	3
Balchem Corp	BCPC	2
Barrick Gold Corp	GOLD	3
Boise Cascade Co	BCC	3
Cabot Corp	CBT	3
Caledonia Mining Corp PLC	CMCL	3
Celanese Corp Class A	CE	2
Cementos Pacasmayo SAA ADR	CPAC	3
Cemex SAB de CV ADR	CX	4
CF Industries Holdings Inc	CF	2
Clearwater Paper Corp	CLW	3
Cleveland-Cliffs Inc	CLF	3
Commercial Metals Co	CMC	4
Companhia Siderurgica Nacional ADR	SID	4
Compañía de Minas Buenaventura SAA ADR	BVN	3
Constellium SE Class A	CSTM	3
Core Molding Technologies Inc	CMT	3
Corteva Inc	CTVA	4
Dow Inc	DOW	3
DuPont de Nemours Inc	DD	5
Eagle Materials Inc	EXP	3
Eastman Chemical Co	EMN	4
Ecolab Inc	ECL	2
Element Solutions Inc	ESI	3
Equinox Gold Corp Ordinary Shares Class A	EQX	3
FMC Corp	FMC	3
Fortuna Silver Mines Inc	FSM	3

Franco-Nevada Corp	FNV	3
Freeport-McMoRan Inc	FCX	3
Friedman Industries Inc	FRD	4
FutureFuel Corp	FF	3
Gerdau SA ADR	GGB	4
Grupo Simec SAB de CV ADR	SIM	3
H.B. Fuller Co	FUL	3
Hawkins Inc	HWKN	3
Hudson Technologies Inc	HDSN	3
Huntsman Corp	HUN	4
Ingevity Corp	NGVT	3
Innospec Inc	IOSP	3
Intrepid Potash Inc	IPI	3
Kaiser Aluminum Corp	KALU	3
Kinross Gold Corp	KGC	3
Knife River Holding Co	KNF	1
Koppers Holdings Inc	KOP	3
Linde PLC	LIN	1
LyondellBasell Industries NV Class A	LYB	3
Martin Marietta Materials Inc	MLM	1
Materion Corp	MTRN	3
Mercer International Inc	MERC	3
Mesabi Trust	MSB	3
Metallus Inc	MTUS	3
Methanex Corp	MEOH	3
Minerals Technologies Inc	MTX	4
MP Materials Corp Ordinary Shares - Class A	MP	3
NewMarket Corp	NEU	2
Northern Technologies International Corp	NTIC	3
Nucor Corp	NUE	3
Nutrien Ltd	NTR	3
Oil-Dri Corp of America	ODC	3
Olin Corp	OLN	3
Olympic Steel Inc	ZEUS	3
Orion SA	OEC	3
Pan American Silver Corp	PAAS	3
POSCO Holdings Inc ADR	PKX	4
PPG Industries Inc	PPG	3
Quaker Houghton	KWR	4
Radius Recycling Inc Ordinary Shares - Class A	RDUS	3
Ramaco Resources Inc Class A	METC	3
Ramaco Resources Inc Ordinary Shares - Class B	METCB	3
Reliance Inc	RS	3
REX American Resources Corp	REX	3
Royal Gold Inc	RGLD	3
RPM International Inc	SAND	4

RPM International Inc	RPM	2
Sandstorm Gold Ltd	SAND	3
Sensient Technologies Corp	SXT	3
Sherwin-Williams Co	SHW	1
Silvercorp Metals Inc	SVM	3
Simpson Manufacturing Co Inc	SSD	3
Smith-Midland Corp	SMID	3
Sociedad Quimica Y Minera De Chile SA ADR	SQM	3
Southern Copper Corp	SCCO	1
SSR Mining Inc	SSRM	3
Steel Dynamics Inc	STLD	2
Stepan Co	SCL	4
Summit Materials Inc Class A	SUM	3
SunCoke Energy Inc	SXC	3
Sylvamo Corp Ordinary Shares When Issued	SLVM	3
Teck Resources Ltd Class B (Sub Voting)	TECK	3
Tecnoglass Inc	TGLS	4
Ternium SA ADR	TX	4
The Mosaic Co	MOS	3
Triple Flag Precious Metals Corp	TFPM	3
Tronox Holdings PLC Shs Class A	TROX	3
UFP Industries Inc	UFPI	3
United States Lime & Minerals Inc	USLM	3
United States Steel Corp	X	3
Vale SA ADR	VALE	4
Vulcan Materials Co	VMC	1
Warrior Met Coal Inc	HCC	3
WD-40 Co	WDFC	1
West Fraser Timber Co.Ltd	WFG	4
Westlake Corp	WLK	3
Wheaton Precious Metals Corp	WPM	3
Worthington Steel Inc	WS	3

COMMUNICATION SERVICES

AdTheorent Holding Co Inc	ADTH	3
Alphabet Inc Class A	GOOGL	3
Alphabet Inc Class C	GOOG	3
America Movil SAB de CV ADR - Series B	AMX	5
AT&T Inc	T	5
Autohome Inc ADR	ATHM	4
Baidu Inc ADR	BIDU	3
BCE Inc	BCE	4
Boston Omaha Corp Class A	BOC	3
Cable One Inc	CABO	3

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

COMMUNICATION SERVICES (CONT.)

NAME	TICKER	RATING
Charter Communications Inc Class A	CHTR	3
Comcast Corp Class A	CMCSA	4
Crexendo Inc	CXDO	3
Criteo SA ADR	CRTO	4
Dave & Buster's Entertainment Inc	PLAY	3
DoubleDown Interactive Co Ltd ADR	DDI	4
Electronic Arts Inc	EA	3
Fox Corp Class A	FOXA	5
Fox Corp Class B	FOX	5
GRAVITY Co Ltd ADR	GRVY	4
Grupo Televisa SAB ADR	TV	3
Hello Group Inc ADR	MOMO	4
IAC Inc Ordinary Shares - New	IAC	5
IDT Corp Class B	IDT	3
JOYY Inc ADR	YY	4
KT Corp ADR	KT	5
Liberty Broadband Corp Registered Shs Series -A-	LBRDA	3
Liberty Broadband Corp Registered Shs Series -C-	LBRDK	3
Liberty Global Ltd Class B	LBTYB	5
Liberty Global Ltd Class C	LBTYK	5
Liberty Global Ltd Ordinary Shares - Class A	LBTYA	5
Liberty SiriusXM Group Registered Shs Series -A- Sirius XM Group	LSXMA	5
Liberty SiriusXM Group Registered Shs Series -B- SiriusXM Group	LSXMB	5
Liberty SiriusXM Group Registered Shs Series -C- SiriusXM Group	LSXMK	5
Meta Platforms Inc Class A	META	1
Nerdwallet Inc Class A	NRDS	4
NetEase Inc ADR	NTES	5
Netflix Inc	NFLX	2
New York Times Co Class A	NYT	3
News Corp Class A	NWSA	3
News Corp Class B	NWS	3
Nexstar Media Group Inc	NXST	4
Nexxen International Ltd ADR	NEXN	3
Omnicom Group Inc	OMC	4
Opera Ltd ADR	OPRA	4
PLAYSTUDIOS Inc Ordinary Shares - Class A	MYPS	3

PLDT Inc ADR	PHI	3
PT Telkom Indonesia (Persero) Tbk ADR	TLK	3
Reservoir Media Inc	RSVR	3
Rogers Communications Inc Shs -B- Non-Voting	RCI	4
Saga Communications Inc Class A	SGA	3
Scholastic Corp	SCHL	4
Shenandoah Telecommunications Co	SHEN	4
Shutterstock Inc	SSTK	3
SK Telecom Co Ltd ADR	SKM	5
Sohu.com Ltd ADR	SOHU	3
TechTarget Inc	TTGT	3
Tegna Inc	TGNA	4
Telefonica Brasil SA ADR	VIV	4
Telefonica SA ADR	TEF	5
TELUS Corp	TU	4
Tencent Music Entertainment Group ADR	TME	4
The Interpublic Group of Companies Inc	IPG	5
The Walt Disney Co	DIS	3
TIM SA ADR	TIMB	3
T-Mobile US Inc	TMUS	3
Turkcell Iletisim Hizmetleri AS ADR	TKC	3
United States Cellular Corp	USM	3
Verizon Communications Inc	VZ	4
Warner Bros. Discovery Inc Ordinary Shares - Class A	WBD	3
Weibo Corp ADR	WB	3
Yelp Inc Class A	YELP	3
Ziff Davis Inc	ZD	4

CONSUMER CYCLICAL

1-800-Flowers.com Inc Class A	FLWS	4
Abercrombie & Fitch Co Class A	ANF	2
Academy Sports and Outdoors Inc Ordinary Shares	ASO	4
Accel Entertainment Inc Class A1	ACEL	3
Acushnet Holdings Corp	GOLF	2
Adient PLC	ADNT	4
Advance Auto Parts Inc	AAP	3
Albany International Corp	AIN	3
Alibaba Group Holding Ltd ADR	BABA	3
Allison Transmission Holdings Inc	ALSN	3
Almacenes Exito SA ADR	EXTO	4
Amazon.com Inc	AMZN	3

Amcor PLC Ordinary Shares	AMCR	4
American Eagle Outfitters Inc	AEO	3
American Woodmark Corp	AMWD	3
Aptiv PLC	APTV	3
Arcos Dorados Holdings Inc Class A	ARCO	3
Ardagh Metal Packaging SA Ordinary Shares	AMBP	3
Arhaus Inc Class A	ARHS	4
ARKO Corp Ordinary Shares - Class A	ARKO	3
Asbury Automotive Group Inc	ABG	5
Autoliv Inc	ALV	1
AutoNation Inc	AN	4
Avery Dennison Corp	AVY	1
Ball Corp	BALL	3
Bassett Furniture Industries Inc	BSET	4
Beazer Homes USA Inc	BZH	4
Berry Global Group Inc	BERY	3
Best Buy Co Inc	BBY	4
Betterware de Mexico SAPI de CV Ordinary Shares	BWMX	4
Biglari Holdings Inc	BH	3
Biglari Holdings Inc Ordinary Shares - Class A	BH.A	3
BJ's Restaurants Inc	BJRI	4
Bloomin Brands Inc	BLMN	3
Booking Holdings Inc	BKNG	1
Boot Barn Holdings Inc	BOOT	4
BorgWarner Inc	BWA	3
Boyd Gaming Corp	BYD	4
Bright Horizons Family Solutions Inc	BFAM	3
Brunswick Corp	BC	3
Buckle Inc	BKE	3
Build-A-Bear Workshop Inc	BBW	3
Burlington Stores Inc	BURL	4
Canada Goose Holdings Inc	GOOS	3
Canterbury Park Holding Corp	CPHC	3
Capri Holdings Ltd	CPRI	4
CarGurus Inc Class A	CARG	3
CarMax Inc	KMX	4
Carriage Services Inc	CSV	4
Carter's Inc	CRI	3
Casey's General Stores Inc	CASY	1
Cavco Industries Inc	CVCO	3
Century Communities Inc	CCS	4
Cheesecake Factory Inc	CAKE	3
China Automotive Systems Inc	CAAS	3
China Yuchai International Ltd	CYD	3
Chipotle Mexican Grill Inc	CMG	1

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

CONSUMER CYCLICALS (CONT.)

NAME	TICKER	RATING
Choice Hotels International Inc	CHH	3
Churchill Downs Inc	CHDN	3
Chuy's Holdings Inc	CHUY	3
Columbia Sportswear Co	COLM	3
Commercial Vehicle Group Inc	CVGI	4
Cracker Barrel Old Country Store Inc	CBRL	3
Crocs Inc	CROX	4
Crown Holdings Inc	CCK	4
D.R. Horton Inc	DHI	3
Dana Inc	DAN	4
Darden Restaurants Inc	DRI	3
Deckers Outdoor Corp	DECK	1
Destination XL Group Inc	DXLG	3
Dick's Sporting Goods Inc	DKS	3
Dillard's Inc Class A	DDS	3
Dorman Products Inc	DORM	4
Douglas Dynamics Inc	FLOW	4
Duluth Holdings Inc B	DLTH	3
eBay Inc	EBAY	3
El Pollo Loco Holdings Inc	LOCO	4
Envela Corp	ELA	3
Escalade Inc	ESCA	4
Ethan Allen Interiors Inc	ETD	4
FIGS Inc Class A	FIGS	4
Five Below Inc	FIVE	3
Floor & Decor Holdings Inc Class A	FND	3
Ford Motor Co	F	5
Fox Factory Holding Corp	FOXF	3
Gambling.com Group Ltd	GAMB	4
Gap Inc	GPS	3
General Motors Co	GM	5
Gentex Corp	GNTX	3
Gentherm Inc Class A	THRM	4
Genuine Parts Co	GPC	3
G-III Apparel Group Ltd	GIII	3
Gildan Activewear Inc	GIL	1
Golden Entertainment Inc	GDEN	3
Graphic Packaging Holding Co	GPK	4
Green Brick Partners Inc	GRBK	5
GreenTree Hospitality Group Ltd ADR	GHG	3
Greif Inc Class A	GEF	3
Greif Inc Class B	GEF.B	3
Group 1 Automotive Inc	GPI	4

Guess? Inc	GES	3
H&R Block Inc	HRB	3
Hamilton Beach Brands Holding Co Class A	HBB	3
Harley-Davidson Inc	HOG	4
Haverty Furniture Companies Inc	HVT	4
Haverty Furniture Companies Inc Class A	HVT.A	4
Hibbett Inc	HIBB	3
Hilton Grand Vacations Inc	HGV	4
Holley Inc Class A	HLLY	4
Honda Motor Co Ltd ADR	HMC	4
Hooker Furnishings Corp	HOFT	4
Hyatt Hotels Corp Class A	H	2
Installed Building Products Inc	IBP	3
International Game Technology PLC	IGT	4
International Paper Co	IP	3
JD.com Inc ADR	JD	3
Johnson Outdoors Inc Class A	JOUT	3
Karat Packaging Inc	KRT	3
KB Home	KBH	4
Kontoor Brands Inc	KTB	2
Lakeland Industries Inc	LAKE	3
Las Vegas Sands Corp	LVS	4
La-Z-Boy Inc	LZB	3
LCI Industries Inc	LCII	3
Lear Corp	LEA	4
Legacy Housing Corp	LEGH	3
Leggett & Platt Inc	LEG	3
Lennar Corp Class A	LEN	3
Lennar Corp Class B	LEN.B	3
LGI Homes Inc	LGIH	4
Liquidity Services Inc	LQDT	3
LKQ Corp	LKQ	4
Lululemon Athletica Inc	LULU	3
M.D.C. Holdings Inc	MDC	4
M/I Homes Inc	MHO	4
Magna International Inc	MGA	5
Malibu Boats Inc Class A	MBUU	3
Marine Products Corp	MPX	4
MarineMax Inc	HZO	4
Marriott Vacations Worldwide Corp	VAC	3
MasterBrand Inc Ordinary Shares	MBC	3
MasterCraft Boat Holdings Inc	MCFT	3
Mattel Inc	MAT	4
Medifast Inc	MED	3
MercadoLibre Inc	MELI	2
Meritage Homes Corp	MTH	4
MGM Resorts International	MGM	4

Miller Industries Inc	MLR	3
MillerKnoll Inc	MLKN	3
Mister Car Wash Inc	MCW	4
Modine Manufacturing Co	MOD	3
Mohawk Industries Inc	MHK	5
Monarch Casino & Resort Inc	MCRI	3
Monro Inc	MNRO	3
Movado Group Inc	MOV	3
Murphy USA Inc	MUSA	2
Myers Industries Inc	MYE	3
National Vision Holdings Inc	EYE	4
NeoGames SA	NGMS	3
Nike Inc Class B	NKE	3
Nordstrom Inc	JWN	5
NVR Inc	NVR	3
O-I Glass Inc	OI	3
Openlane Inc	KAR	3
Oxford Industries Inc	OXM	3
Packaging Corp of America	PKG	1
Pactiv Evergreen Inc Ordinary Shares	PTVE	3
Patrick Industries Inc	PATK	3
Penske Automotive Group Inc	PAG	3
Phinia Inc	PHIN	4
Polaris Inc	PII	5
PulteGroup Inc	PHM	3
PVH Corp	PVH	5
Ralph Lauren Corp Class A	RL	1
RCI Hospitality Holdings Inc	RICK	3
Red Rock Resorts Inc Class A	RRR	3
Restaurant Brands International Inc	QSR	3
Reynolds Consumer Products Inc	REYN	3
Ordinary Shares		
RH Class A	RH	4
Rocky Brands Inc	RCKY	4
Rollins Inc	ROL	2
Ross Stores Inc	ROST	1
Rush Enterprises Inc Class A	RUSHA	3
Rush Enterprises Inc Class B	RUSHB	3
Sally Beauty Holdings Inc	SBH	4
Savers Value Village Inc	SVV	4
Sealed Air Corp	SEE	3
Service Corp International	SCI	3
SharkNinja Inc	SN	4
Shoe Carnival Inc	SCVL	4
Signet Jewelers Ltd	SIG	3
Silgan Holdings Inc	SLGN	3
Skechers USA Inc Class A	SKX	3
Skyline Champion Corp	SKY	3
Sonic Automotive Inc Class A	SAH	4

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

CONSUMER CYCLICALS (CONT.)

NAME	TICKER	RATING
Sonoco Products Co	SON	3
Standard Motor Products Inc	SMP	4
Stellantis NV	STLA	4
Steven Madden Ltd	SHOO	3
Stoneridge Inc	SRI	4
Superior Group Of Companies Inc	SGC	4
Taylor Morrison Home Corp	TMHC	4
Tempur Sealy International Inc	TPX	3
Tesla Inc	TSLA	4
Texas Roadhouse Inc	TXRH	2
The Cato Corp Class A	CATO	4
The ODP Corp	ODP	3
The One Group Hospitality Inc	STKS	3
The Wendy's Co Class A	WEN	3
Thor Industries Inc	THO	5
Tile Shop Holdings Inc	TTSH	3
Tilly's Inc A	TLYS	4
TJX Companies Inc	TJX	1
Toll Brothers Inc	TOL	3
Topgolf Callaway Brands Corp	MODG	3
Toyota Motor Corp ADR	TM	2
Tractor Supply Co	TSCO	2
Tri Pointe Homes Inc	TPH	5
TriMas Corp	TRS	4
Trip.com Group Ltd ADR	TCOM	3
Ulta Beauty Inc	ULTA	2
Urban Outfitters Inc	URBN	3
Vail Resorts Inc	MTN	3
Vera Bradley Inc	VRA	4
Vipshop Holdings Ltd ADR	VIPS	4
Visteon Corp	VC	3
Weyco Group Inc	WEYS	3
Whirlpool Corp	WHR	4
Williams-Sonoma Inc	WSM	1
Winnebago Industries Inc	WGO	3
Wyndham Hotels & Resorts Inc Ordinary Shares	WH	3
XPEL Inc	XPEL	3
YETI Holdings Inc	YETI	3
Yum China Holdings Inc	YUMC	3
Zumiez Inc	ZUMZ	4

CONSUMER DEFENSIVE

Afya Ltd Class A	AFYA	3
Albertsons Companies Inc Class A	ACI	4
Alico Inc	ALCO	3
Ambev SA ADR	ABEV	3
Amcon Distributing Co	DIT	3
Andersons Inc	ANDE	3
Anheuser-Busch InBev SA/NV ADR	BUD	4
Archer-Daniels Midland Co	ADM	3
BJ's Wholesale Club Holdings Inc	BJ	3
Boston Beer Co Inc Class A	SAM	4
Brasilagro - Cia Bras de Prop Agricolas ADR	LND	3
Brown-Forman Corp Class A	BF.A	3
Brown-Forman Corp Registered Shs -B- Non Vtg	BF.B	3
Bunge Global SA	BG	4
Cal-Maine Foods Inc	CALM	3
Campbell Soup Co	CPB	3
Celsius Holdings Inc	CELH	1
Central Garden & Pet Co	CENT	3
Central Garden & Pet Co Class A	CENTA	3
Church & Dwight Co Inc	CHD	1
Clorox Co	CLX	3
Coca-Cola Co	KO	3
Coca-Cola Consolidated Inc	COKE	2
Coca-Cola Femsa SAB de CV ADR	KOF	3
Colgate-Palmolive Co	CL	2
Conagra Brands Inc	CAG	3
Constellation Brands Inc Class A	STZ	3
Costco Wholesale Corp	COST	1
Darling Ingredients Inc	DAR	3
Dole PLC	DOLE	4
Dollar General Corp	DG	3
Dollar Tree Inc	DLTR	3
e.l.f. Beauty Inc	ELF	3
Edgewell Personal Care Co	EPC	4
European Wax Center Inc Ordinary Shares - Class A	EW CZ	3
FitLife Brands Inc	FTLF	3
Flowers Foods Inc	FLO	3
Fomento Economico Mexicano SAB de CV ADR	FMX	1
Franklin Covey Co	FC	3
Fresh Del Monte Produce Inc	FDP	4
G. Willi-Food International Ltd	WILC	3
General Mills Inc	GIS	3
Graham Holdings Co	GHC	4
Grand Canyon Education Inc	LOPE	3
Grocery Outlet Holding Corp	GO	4

Helen Of Troy Ltd	HELE	4
Hormel Foods Corp	HRL	4
Ingles Markets Inc Class A	IMKTA	3
Ingredion Inc	INGR	4
Inter Parfums Inc	IPAR	1
J&J Snack Foods Corp	JJSF	3
JM Smucker Co	SJM	3
John B Sanfilippo & Son Inc	JBSS	3
Kellanova Co	K	3
Kenvue Inc	KVUE	5
Keurig Dr Pepper Inc	KDP	5
Kimberly-Clark Corp	KMB	3
Lamb Weston Holdings Inc	LW	4
Lancaster Colony Corp	LANC	2
Lifeway Foods Inc	LWAY	3
Lincoln Educational Services Corp	LINC	3
Mama's Creations Inc Common Stock	MAMA	3
McCormick & Co Inc	MKC.V	3
McCormick & Co Inc Registered Shs Non Vtg	MKC	3
MGP Ingredients Inc	MGPI	4
Mission Produce Inc Ordinary Shares	AVO	4
Molson Coors Beverage Co Class A	TAP.A	4
Molson Coors Beverage Co Shs -B- Non- Voting	TAP	4
Mondelez International Inc Class A	MDLZ	4
Monster Beverage Corp	MNST	2
National Beverage Corp	FIZZ	2
Natural Grocers by Vitamin Cottage Inc	NGVC	3
Natures Sunshine Products Inc	NATR	3
New Oriental Education & Technology Group Inc ADR	EDU	1
Nomad Foods Ltd	NOMD	4
Nu Skin Enterprises Inc Class A	NUS	3
Ollie's Bargain Outlet Holdings Inc	OLLI	3
PepsiCo Inc	PEP	3
Perdoceo Education Corp	PRDO	3
Performance Food Group Co	PFGC	3
Pilgrims Pride Corp	PPC	3
Post Holdings Inc	POST	4
Pricesmart Inc	PSMT	4
Primo Water Corp	PRMW	3
Procter & Gamble Co	PG	1
Sendas Distribuidora SA ADR	ASAI	3
SpartanNash Co	SPTN	3
Spectrum Brands Holdings Inc	SPB	3
Sprouts Farmers Market Inc	SFM	2

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

CONSUMER DEFENSIVE (CONT.)

NAME	TICKER	RATING
Strategic Education Inc	STRA	3
Stride Inc	LRN	3
Sysco Corp	SYT	3
Target Corp	TGT	3
The Duckhorn Portfolio Inc	NAPA	3
The Estee Lauder Companies Inc Class A	EL	3
The Hershey Co	HSY	3
The Kraft Heinz Co	KHC	4
The Kroger Co	KR	3
The Simply Good Foods Co	SMPL	4
The Vita Coco Co Inc	COCO	4
Tootsie Roll Industries Inc	TR	3
Turning Point Brands Inc	TPB	3
Universal Corp	UVV	4
Universal Technical Institute Inc	UTI	3
US Foods Holding Corp	USFD	4
Usana Health Sciences Inc	USNA	3
Village Super Market Inc Class A	VLGEA	3
Vital Farms Inc Ordinary Shares	VITL	3
Walmart Inc	WMT	2
Weis Markets Inc	WMK	3
WK Kellogg Co	KLG	4

ENERGY

Antero Midstream Corp	AM	3
Antero Resources Corp	AR	3
Archrock Inc	AROC	2
Atlas Energy Solutions Inc Class A	AESI	3
Baytex Energy Corp	BTE	3
Berry Corp (bry)	BRY	4
BP PLC ADR	BP	3
Cactus Inc Class A	WHD	3
Cameco Corp	CCJ	3
Canadian Natural Resources Ltd	CNQ	2
Cenovus Energy Inc	CVE	4
Chevron Corp	CVX	4
Civitas Resources Inc Ordinary Shares	CIVI	4
CNX Resources Corp	CNX	4
Comstock Resources Inc	CRK	4
ConocoPhillips	COP	2
CONSOL Energy Inc Ordinary Shares	CEIX	3

Cosan SA ADR	CSAN	4
Coterra Energy Inc Ordinary Shares	CTRA	3
Crescent Point Energy Corp	CPG	4
CVR Energy Inc	CVI	3
Devon Energy Corp	DVN	3
DHT Holdings Inc	DHT	3
Diamondback Energy Inc	FANG	2
DMC Global Inc	BOOM	3
Dorian LPG Ltd	LPG	3
DT Midstream Inc Ordinary Shares	DTM	3
Enbridge Inc	ENB	4
Enerflex Ltd	EFXT	4
Enerplus Corp	ERF	3
Eni SpA ADR	E	3
EOG Resources Inc	EOG	3
Epsilon Energy Ltd	EPSN	3
Equinor ASA ADR	EQNR	4
Evolution Petroleum Corp	EPM	3
Exxon Mobil Corp	XOM	4
Frontline Plc	FRO	3
Golar LNG Ltd	GLNG	3
Granite Ridge Resources Inc Ordinary Shares - Class A	GRNT	3
Halliburton Co	HAL	3
Hess Corp	HES	3
HF Sinclair Corp	DINO	3
Imperial Oil Ltd	IMO	2
International Seaways Inc	INSW	3
Kinder Morgan Inc Class P	KMI	4
Kodiak Gas Services Inc	KGS	3
Liberty Energy Inc Class A	LBRT	3
Magnolia Oil & Gas Corp Class A	MGY	3
Marathon Oil Corp	MRO	3
Marathon Petroleum Corp	MPC	1
Matador Resources Co	MTDR	3
Murphy Oil Corp	MUR	3
National Fuel Gas Co	NFG	3
North American Construction Group Ltd	NOA	3
Occidental Petroleum Corp	OXY	3
ONEOK Inc	OKE	2
Overseas Shipholding Group Inc A	OSG	3
Ovintiv Inc	OVV	3
Par Pacific Holdings Inc	PARR	3
PBF Energy Inc Class A	PBF	4
Pembina Pipeline Corp	PBA	3
Permian Basin Royalty Trust	PBT	3
Petroleo Brasileiro SA Petrobras ADR	PBR.A	3

Petroleo Brasileiro SA Petrobras ADR	PBR	3
Phillips 66	PSX	1
Pioneer Natural Resources Co	PXD	3
PrimeEnergy Resources Corp	PNRG	3
ProPetro Holding Corp	PUMP	4
Range Resources Corp	RRC	3
Ranger Energy Services Inc Class A	RNGR	3
RPC Inc	RES	3
Sabine Royalty Trust	SBR	3
San Juan Basin Royalty Trust	SJT	3
Scorpio Tankers Inc	STNG	3
Shell PLC ADR (Representing - Ordinary Shares)	SHEL	3
SM Energy Co	SM	3
Solaris Oilfield Infrastructure Inc Class A	SOI	3
Suncor Energy Inc	SU	3
Targa Resources Corp	TRGP	2
TC Energy Corp	TRP	4
Teekay Tankers Ltd Class A	TNK	3
Tenaris SA ADR	TS	3
Texas Pacific Land Corp	TPL	2
TotalEnergies SE ADR	TTE	3
Transportadora de Gas del Sur SA ADR	TGS	3
Ultramar Participacoes SA ADR	UGP	2
VAALCO Energy Inc	EGY	3
Valero Energy Corp	VLO	1
Valvoline Inc	VVV	3
Vermilion Energy Inc	VET	4
Viper Energy Inc Ordinary Shares - Class A	VNOM	2
Vista Energy SAB de CV ADR	VIST	3
Williams Companies Inc	WMB	3
World Kinect Corp	WKC	3
YPF SA ADR	YPF	4

FINANCIAL SERVICES

1st Source Corp	SRCE	3
Abacus Life Inc Ordinary Shares - Class A	ABL	3
ACNB Corp	ACNB	3
Affiliated Managers Group Inc	AMG	4
Affinity Bancshares Inc Ordinary Shares	AFBI	3
Aflac Inc	AFL	3
Alerus Financial Corp	ALRS	3
Allstate Corp	ALL	1
Ally Financial Inc	ALLY	3

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

FINANCIAL SERVICES (CONT.)

NAME	TICKER	RATING
Amalgamated Financial Corp Ordinary Shares Class A	AMAL	3
A-Mark Precious Metals Inc	AMRK	3
Amerant Bancorp Inc Ordinary Shares - Class A	AMTB	3
American Equity Investment Life Holding Co	AEL	3
American Express Co	AXP	3
American Financial Group Inc	AFG	3
American International Group Inc	AIG	3
Ameriprise Financial Inc	AMP	3
Ameris Bancorp	ABCB	3
AMERISAFE Inc	AMSF	3
Ames National Corp	ATLO	3
Apollo Global Management Inc Class A	APO	3
Arch Capital Group Ltd	ACGL	3
Ares Capital Corp	ARCC	3
Ares Management Corp Ordinary Shares - Class A	ARES	2
Arrow Financial Corp	AROW	3
Arthur J. Gallagher & Co	AJG	2
Artisan Partners Asset Management Inc Class A	APAM	3
AssetMark Financial Holdings Inc	AMK	4
Associated Banc-Corp	ASB	3
Associated Capital Group Inc Class A	AC	3
Assurant Inc	AIZ	2
Atlantic Union Bankshares Corp	AUB	3
Atlantius Holdings Corp	ATLC	3
Axis Capital Holdings Ltd	AXS	3
Axos Financial Inc	AX	3
Bain Capital Specialty Finance Inc	BCSF	3
BancFirst Corp	BANF	3
Banco De Chile ADR	BCH	3
Banco Latinoamericano de Comercio Exterior SA Class E	BLX	3
Banco Santander (Brasil) SA ADR	BSBR	3
BanColombia SA ADR	CIB	3
Bank Bradesco SA ADR	BBDO	3
Bank Bradesco SA ADR	BBD	3
Bank First Corp	BFC	3
Bank of America Corp	BAC	3
Bank of Hawaii Corp	BOH	3
Bank of Montreal	BMO	3
Bank of N.T. Butterfield & Son Ltd	NTB	3
Bank of New York Mellon Corp	BK	3

Bank of Nova Scotia	BNS	3
Bank OZK	OZK	3
Bank7 Corp	BSVN	3
BankFinancial Corp	BFIN	3
BankUnited Inc	BKU	3
Bankwell Financial Group Inc	BWFG	3
Banner Corp	BANR	3
Bar Harbor Bankshares Inc	BHB	3
Barings BDC Inc	BBDC	3
BayCom Corp	BCML	3
BCB Bancorp Inc	BCBP	3
Berkshire Hathaway Inc Class A	BRK.A	3
Berkshire Hathaway Inc Class B	BRK.B	3
BGC Group Inc Ordinary Shares Class A	BGC	2
BlackRock Inc	BLK	3
BlackRock TCP Capital Corp	TCPC	3
Blackstone Inc	BX	3
Blackstone Secured Lending Fund Ordinary Shares	BXSL	3
Blue Owl Capital Corp Ordinary Shares	OBDC	3
BOK Financial Corp	BOKF	3
Bridge Investment Group Holdings Inc Ordinary Shares - Class A	BRDG	3
Bridgewater Bancshares Inc	BWB	3
Brookfield Corp Registered Shs -A-Limited Vtg	BN	3
Brookline Bancorp Inc	BRKL	3
Brown & Brown Inc	BRO	2
Burke & Herbert Financial Services Corp	BHRB	3
Business First Bancshares Inc	BFST	3
C&F Financial Corp	CFFI	3
Cadence Bank	CADE	3
California Bancorp	CALB	3
Cambridge Bancorp	CATC	3
Camden National Corp	CAC	3
Canadian Imperial Bank of Commerce	CM	3
Capital Bancorp Inc	CBNK	3
Capital City Bank Group Inc	CCBG	3
Capital One Financial Corp	COF	4
Carlyle Secured Lending Inc	CGBD	3
Carter Bankshares Inc	CARE	3
Cathay General Bancorp	CATY	3
CB Financial Services Inc	CBFV	3
Central Pacific Financial Corp	CPF	3
CF Bankshares Inc	CFBK	3
Charles Schwab Corp	SCHW	3

Chemung Financial Corp	CHMG	3
ChoiceOne Financial Services Inc	COFS	3
Chubb Ltd	CB	3
Cincinnati Financial Corp	CINF	3
Citigroup Inc	C	4
Citizens & Northern Corp	CZNC	3
Citizens Community Bancorp Inc	CZWI	3
Citizens Financial Group Inc	CFG	3
City Holding Co	CHCO	3
CME Group Inc Class A	CME	3
CNA Financial Corp	CNA	3
CNB Financial Corp	CCNE	3
CNO Financial Group Inc	CNO	3
Coastal Financial Corp	CCB	3
Codorus Valley Bancorp Inc	CVLY	3
Cohen & Steers Inc	CNS	2
Colony Bankcorp Inc	CBAN	3
Columbia Banking System Inc	COLB	3
Columbia Financial Inc	CLBK	3
Commerce Bancshares Inc	CBSH	3
Community Bank System Inc	CBU	3
Community Trust Bancorp Inc	CTBI	3
Community West Bancshares	CWBC	3
ConnectOne Bancorp Inc	CNOB	3
Consumer Portfolio Services Inc	CPSS	3
CorVel Corp	CRVL	1
Crawford & Co Class A	CRD.A	3
Crawford & Co Class B	CRD.B	3
Credicorp Ltd	BAP	3
Credit Acceptance Corp	CACC	3
Crescent Capital BDC Inc Ordinary Shares	CCAP	3
CrossFirst Bankshares Inc Ordinary Shares	CFB	3
Cullen/Frost Bankers Inc	CFR	3
Customers Bancorp Inc	CUBI	3
CVB Financial Corp	CVBF	3
Diamond Hill Investment Group Inc Class A	DHIL	3
Dime Community Bankshares Inc	DCOM	3
Discover Financial Services	DFS	3
Donegal Group Inc Class A	DGICA	3
Donegal Group Inc Class B	DGICB	3
Donnelley Financial Solutions Inc	DFIN	2
Eagle Bancorp Montana Inc	EBMT	3
East West Bancorp Inc	EWBC	3
Eastern Bankshares Inc Ordinary Shares	EBC	3
ECB Bancorp Inc	ECBK	3

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

FINANCIAL SERVICES (CONT.)

NAME	TICKER	RATING
Employers Holdings Inc	EIG	3
Enact Holdings Inc	ACT	3
Encore Capital Group Inc	ECPG	3
Enova International Inc	ENVA	3
Enterprise Bancorp Inc	EBTC	3
Enterprise Financial Services Corp	EFSC	3
Equity Bancshares Inc A	EQBK	3
Erie Indemnity Co Class A	ERIE	1
Esquire Financial Holdings Inc Shs Registered Shs	ESQ	3
Essent Group Ltd	ESNT	3
Evans Bancorp Inc	EVBN	3
Evercore Inc Class A	EVR	3
Everest Group Ltd	EG	3
EZCORP Inc	EZPW	3
F N B Corp	FNB	4
FactSet Research Systems Inc	FDS	1
Fanhua Inc ADR	FANH	3
Farmers & Merchants Bancorp Inc	FMAO	3
Farmers National Banc Corp	FMNB	3
FB Financial Corp	FBK	3
Federated Hermes Inc Class B	FHI	3
Fidelis Insurance Holdings Ltd	FIHL	4
Fidelity D & D Bancorp Inc	FDBC	3
Fidelity National Financial Inc	FNF	3
Fidus Investment Corp	FDUS	3
Fifth Third Bancorp	FITB	3
Financial Institutions Inc	FISI	3
FinVolution Group ADR	FINV	4
Finward Bancorp	FNWD	3
FinWise Bancorp	FINW	3
First American Financial Corp	FAF	4
First Bancorp	FBNC	3
First BanCorp	FBP	3
First Bancorp Inc	FNLC	3
First Bancshares Inc	FBMS	3
First Busey Corp	BUSE	3
First Business Financial Services Inc	FBIZ	3
First Citizens BancShares Inc Class A	FCNCA	3
First Commonwealth Financial Corp	FCF	3
First Community Bankshares Inc	FCBC	3
First Community Corp	FCCO	3
First Financial Bancorp	FFBC	3

First Financial Bankshares Inc	FFIN	3
First Financial Corp	THFF	3
First Financial Northwest Inc	FFNW	3
First Hawaiian Inc	FHB	3
First Horizon Corp	FHN	3
First Interstate BancSystem Inc	FIBK	3
First Merchants Corp	FRME	3
First National Corp	FXNC	3
First Northwest Bancorp	FNWB	3
First of Long Island Corp	FLIC	3
First Savings Financial Group Inc	FSFG	3
First United Corp	FUNC	3
First Western Financial Inc	MYFW	3
FirstCash Holdings Inc	FCFS	3
Five Star Bancorp	FSBC	3
FNCB Bancorp Inc	FNCB	3
Franklin Resources Inc	BEN	4
Freedom Holding Corp	FRHC	3
FS Bancorp Inc	FSBW	3
Fulton Financial Corp	FULT	3
Futu Holdings Ltd ADR	FUTU	3
German American Bancorp Inc	GABC	3
Glacier Bancorp Inc	GBCI	3
Gladstone Capital Corp	GLAD	3
Gladstone Investment Corp	GAIN	3
Global Indemnity Group LLC	GBLI	3
Globe Life Inc	GL	3
Goldman Sachs BDC Inc	GSBD	3
Golub Capital BDC Inc	GBDC	3
Great Southern Bancorp Inc	GSBC	3
Greene County Bancorp Inc	GCBC	3
Greenlight Capital Re Ltd Class A	GLRE	3
Guaranty Bancshares Inc	GNTY	3
Guild Holdings Co Ordinary Shares - Class A	GHLD	3
Hamilton Insurance Group Ltd Ordinary Shares Class B	HG	4
Hamilton Lane Inc Class A	HLNE	1
Hancock Whitney Corp	HWC	3
Hanmi Financial Corp	HAFC	3
HarborOne Bancorp Inc	HONE	3
Hawthorn Bancshares Inc	HWBK	3
HBT Financial Inc Ordinary Shares	HBT	3
HCI Group Inc	HCI	3
HDFC Bank Ltd ADR	HDB	3
Heartland Financial USA Inc	HTLF	3
Hercules Capital Inc	HTGC	3
Heritage Commerce Corp	HTBK	3

Heritage Financial Corp	HFWA	3
Hilltop Holdings Inc	HTH	3
Hingham Institution for Savings	HIFS	3
Home Bancorp Inc	HBCP	3
Home BancShares Inc	HOMB	3
Horace Mann Educators Corp	HMN	3
Horizon Bancorp (IN)	HBNC	3
Houlihan Lokey Inc Class A	HLI	1
HSBC Holdings PLC ADR	HSBC	3
Huntington Bancshares Inc	HBAN	3
ICICI Bank Ltd ADR	IBN	3
Independent Bank Corp	INDB	3
Independent Bank Corp (Ionia MI)	IBCP	3
Independent Bank Group Inc	IBTX	3
Inter & Co Inc Ordinary Shares - Class A	INTR	3
Interactive Brokers Group Inc Class A	IBKR	3
Intercontinental Exchange Inc	ICE	3
International Bancshares Corp	IBOC	3
International General Insurance Holdings Ltd Ordinary Shares	IGIC	3
Investar Holding Corp	ISTR	3
Investors Title Co	ITIC	3
Itau Unibanco Holding SA ADR	ITUB	3
Janus Henderson Group PLC	JHG	3
Jefferies Financial Group Inc	JEF	4
JPMorgan Chase & Co	JPM	3
KB Financial Group Inc ADR	KB	3
Kearny Financial Corp	KRNY	3
KeyCorp	KEY	3
Kinsale Capital Group Inc	KNSL	3
KKR & Co Inc Ordinary Shares	KKR	2
Lakeland Bancorp Inc	LBAI	3
Lakeland Financial Corp	LKFN	3
Landmark Bancorp Inc	LARK	3
LendingClub Corp	LC	3
Live Oak Bancshares Inc	LOB	3
Loews Corp	L	3
LPL Financial Holdings Inc	LPLA	3
M&T Bank Corp	MTB	3
Macatawa Bank Corp	MCBC	3
Main Street Capital Corp	MAIN	3
MainStreet Bancshares Inc	MNSB	3
Manulife Financial Corp	MFC	3
Markel Group Inc	MKL	3
MarketAxess Holdings Inc	MKTX	3
Marsh & McLennan Companies Inc	MMC	1

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

FINANCIAL SERVICES (CONT.)

NAME	TICKER	RATING
Mastercard Inc Class A	MA	1
Medallion Financial Corp	MFIN	3
Mercantile Bank Corp	MBWM	3
Merchants Bancorp	MBIN	3
Mercury General Corp	MCY	3
Meridian Corp Ordinary Shares	MRBK	3
MetLife Inc	MET	3
MetroCity Bankshares Inc	MCBS	3
MGIC Investment Corp	MTG	3
Mid Penn Bancorp Inc	MPB	3
Middlefield Banc Corp	MBCN	3
Midland States Bancorp Inc	MSBI	3
MidWestOne Financial Group Inc	MOFG	3
Moelis & Co Class A	MC	3
Moody's Corporation	MCO	1
Morningstar Inc	MORN	
Nasdaq Inc	NDAQ	3
National Bank Holdings Corp Class A	NBHC	3
National Western Life Group Inc Class A	NWLI	3
NatWest Group PLC ADR	NWG	3
Nelnet Inc Class A	NNI	3
New Mountain Finance Corp	NMFC	3
NewtekOne Inc	NEWT	3
NI Holdings Inc	NODK	3
Nicolet Bankshares Inc	NIC	3
NMI Holdings Inc Class A	NMIH	3
Noah Holdings Ltd ADR	NOAH	3
Northeast Bank	NBN	3
NorthEast Community Bancorp Inc	NECB	3
Northern Trust Corp	NTRS	3
Northfield Bancorp Inc	NFBK	3
Northrim BanCorp Inc	NRIM	3
Northwest Bancshares Inc	NWBI	3
Norwood Financial Corp	NWFL	3
Oak Valley Bancorp	OVLY	3
Oaktree Specialty Lending Corp BDC	OCSL	3
OceanFirst Financial Corp	OCFC	3
OFG Bancorp	OFG	3
Ohio Valley Banc Corporation	OVBC	3
Old National Bancorp	ONB	3
Old Republic International Corp	ORI	3
Old Second Bancorp Inc	OSBC	3

OneMain Holdings Inc	OMF	3
OP Bancorp	OPBK	3
Open Lending Corp	LPRO	3
Oppenheimer Holdings Inc Class A	OPY	4
Orange County Bancorp Inc	OBT	3
Origin Bancorp Inc	OBK	3
ORIX Corp ADR	IX	3
Orrstown Financial Services Inc	ORRF	3
PIO Inc Class A	PX	3
Palomar Holdings Inc	PLMR	3
Park National Corp	PRK	3
Pathward Financial Inc	CASH	3
Patria Investments Ltd Ordinary Shares - Class A	PAX	3
PayPal Holdings Inc	PYPL	4
Peapack Gladstone Financial Corp	PGC	3
PennantPark Floating Rate Capital Ltd	PFLT	3
Penns Woods Bancorp Inc	PWOD	3
PennyMac Financial Services Inc Class A	PFSI	4
Peoples Bancorp Inc (Marietta OH)	PEBO	3
Peoples Bancorp of North Carolina Inc	PEBK	3
Pinnacle Financial Partners Inc	PNFP	3
Piper Sandler Cos	PIPR	3
PJT Partners Inc Class A	PJT	2
Plumas Bancorp	PLBC	3
PNC Financial Services Group Inc	PNC	3
Popular Inc	BPOP	3
Preferred Bank	PFBC	3
Premier Financial Corp	PFC	3
Primerica Inc	PRI	3
Primis Financial Corp	FRST	3
Princeton Bancorp Inc	BPRN	3
Progressive Corp	PGR	1
Prosperity Bancshares Inc	PB	3
Provident Financial Services Inc	PFS	3
QCR Holdings Inc	QCRH	3
Qifu Technology Inc ADR	QFIN	3
Radian Group Inc	RDN	3
Raymond James Financial Inc	RJF	3
RBB Bancorp	RBB	3
Red River Bancshares Inc	RRBI	3
Regional Management Corp	RM	3
Regions Financial Corp	RF	3
RenaissanceRe Holdings Ltd	RNR	3
Renasant Corp	RNST	3
Republic Bancorp Inc Class A	RBCAA	3
Richmond Mutual Bancorp Inc Ordinary Shares	RMBI	3

RLI Corp	RLI	3
Royal Bank of Canada	RY	3
Runway Growth Finance Corp Ordinary Shares	RWAY	3
Ryan Specialty Holdings Inc Class A	RYAN	3
S&P Global Inc	SPGI	2
S&T Bancorp Inc	STBA	3
Safety Insurance Group Inc	SAFT	3
Sandy Spring Bancorp Inc	SASR	3
Saratoga Investment Corp	SAR	3
Seacoast Banking Corp of Florida	SBCF	3
Security National Financial Corp Class A	SNFCA	3
SEI Investments Co	SEIC	3
Selective Insurance Group Inc	SIGI	3
Shinhan Financial Group Co Ltd ADR	SHG	3
Sierra Bancorp	BSRR	3
Silvercrest Asset Management Group Inc Class A	SAMG	3
Simmons First National Corp Class A	SFNC	3
SiriusPoint Ltd	SPNT	3
Sixth Street Specialty Lending Inc	TSLX	3
SLM Corp	SLM	3
SLR Investment Corp	SLRC	3
SmartFinancial Inc	SMBK	3
Sound Financial Bancorp Inc	SFBC	3
South Plains Financial Inc	SPFI	3
Southern First Bancshares Inc	SFST	3
Southern Missouri Bancorp Inc	SMBC	3
Southside Bancshares Inc	SBSI	3
SouthState Corp	SSB	3
Sprott Inc	SII	3
Stellar Bancorp Inc	STEL	3
Stellus Capital Investment Corp BDC	SCM	3
Sterling Bancorp Inc	SBT	3
Stewart Information Services Corp	STC	3
Stifel Financial Corp	SF	3
Stock Yards Bancorp Inc	SYBT	3
Summit Financial Group Inc	SMMF	3
SWK Holdings Corp	SWKH	3
Synchrony Financial	SYF	3
Synovus Financial Corp	SNV	3
T. Rowe Price Group Inc	TROW	3
Texas Capital Bancshares Inc	TCBI	3
TFS Financial Corp	TFSL	3
The Bancorp Inc	TBBK	3
The Goldman Sachs Group Inc	GS	3
The Hanover Insurance Group Inc	THG	3

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

FINANCIAL SERVICES (CONT.)

NAME	TICKER	RATING
The Hartford Financial Services Group Inc	HIG	3
The Toronto-Dominion Bank	TD	3
The Travelers Companies Inc	TRV	3
The Western Union Co	WU	4
Timberland Bancorp Inc	TSBK	3
Tiptree Inc	TIPT	3
Tompkins Financial Corp	TMP	3
Towne Bank	TOWN	3
Tradeweb Markets Inc	TW	1
TriCo Bancshares	TCBK	3
Triumph Financial Inc	TFIN	3
Truist Financial Corp	TFC	3
Trustco Bank Corp N Y	TRST	3
Trustmark Corp	TRMK	3
U.S. Bancorp	USB	3
UMB Financial Corp	UMBF	3
United Bankshares Inc	UBSI	3
United Community Banks Inc	UCBI	3
United Security Bancshares	UBFO	3
Unity Bancorp Inc	UNTY	3
Univest Financial Corp	UVSP	3
Unum Group	UNM	3
Valley National Bancorp	VLY	3
Value Line Inc	VALU	3
Veritex Holdings Inc	VBTX	3
VersaBank Registered Shs Stock Settlement	VBK	3
Victory Capital Holdings Inc Class A	VCTR	3
Vinci Partners Investments Ltd Ordinary Shares - Class A	VINP	3
Virginia National Bankshares Corp	VABK	3
Virtus Investment Partners Inc	VRTS	3
Visa Inc Class A	V	1
WaFd Inc	WAFD	3
Walker & Dunlop Inc	WD	3
Washington Trust Bancorp Inc	WASH	3
Waterstone Financial Inc	WSBF	3
Webster Financial Corp	WBS	3
Wells Fargo & Co	WFC	3
Wesbanco Inc	WSBC	3
West Bancorp Inc	WTBA	3
Westamerica Bancorp	WABC	3
Western New England Bancorp Inc	WNEB	3
Westwood Holdings Group Inc	WHG	3

White Mountains Insurance Group Ltd	WTM	3
WhiteHorse Finance Inc	WHF	3
William Penn Bancorporation	WMPN	3
Willis Towers Watson PLC	WTW	3
Wintrust Financial Corp	WTFC	3
WisdomTree Inc	WT	3
World Acceptance Corp	WRLD	3
WR Berkley Corp	WRB	2
WSFS Financial Corp	WSFS	3
XP Inc Class A	XP	3
Zions Bancorp NA	ZION	3

HEALTHCARE

Abbott Laboratories	ABT	3
AbbVie Inc	ABBV	2
Addus HomeCare Corp	ADUS	3
Agilent Technologies Inc	A	3
Align Technology Inc	ALGN	3
Amedisys Inc	AMED	3
Amgen Inc	AMGN	3
AMN Healthcare Services Inc	AMN	3
Amphastar Pharmaceuticals Inc	AMPH	4
AptarGroup Inc	ATR	2
Astrana Health Inc	ASTH	3
AstraZeneca PLC ADR	AZN	3
Atrion Corp	ATRI	3
Azenta Inc	AZTA	3
Bausch & Lomb Corp	BLCO	5
Baxter International Inc	BAX	4
Becton Dickinson & Co	BDX	3
Biogen Inc	BIIB	3
Biomarin Pharmaceutical Inc	BMRN	3
BioNTech SE ADR	BNTX	3
Bio-Techne Corp	TECH	3
Boston Scientific Corp	BSX	1
Bristol-Myers Squibb Co	BMJ	3
Bruker Corp	BRKR	3
Catalent Inc	CTLT	4
Catalyst Pharmaceuticals Inc	CPRX	3
Centene Corp	CNC	4
Charles River Laboratories International Inc	CRL	3
Chemed Corp	CHE	1
Collegium Pharmaceutical Inc	COLL	3
Conmed Corp	CNMD	3
Corcept Therapeutics Inc	CORT	4
Cronos Group Inc	CRON	3
Cross Country Healthcare Inc	CCRN	4

CVS Health Corp	CVS	4
Danaher Corp	DHR	3
DaVita Inc	DVA	3
DexCom Inc	DXCM	3
Doximity Inc Class A	DOCS	3
Dr Reddy's Laboratories Ltd ADR	RDY	2
Edwards Lifesciences Corp	EW	3
Electromed Inc	ELMD	3
Elevance Health Inc	ELV	3
Eli Lilly and Co	LLY	1
Encompass Health Corp	EHC	3
Ensign Group Inc	ENSG	2
Envista Holdings Corp Ordinary Shares	NVST	3
Evotec SE ADR	EVO	3
Exelixis Inc	EXEL	2
Fonar Corp	FONR	3
Fortrea Holdings Inc	FTRE	3
Fresenius Medical Care AG ADR	FMS	5
GE HealthCare Technologies Inc Common Stock	GEHC	3
Genmab A/S ADR	GMAB	3
Gilead Sciences Inc	GILD	4
Globus Medical Inc Class A	GMED	4
Grifols SA ADR	GRFS	5
GSK PLC ADR	GSK	3
Haemonetics Corp	HAE	3
Halozyne Therapeutics Inc	HALO	3
Harmony Biosciences Holdings Inc Ordinary Shares	HRMY	3
Healthcare Services Group Inc	HCSG	4
HealthEquity Inc	HQY	3
HealthStream Inc	HSTM	3
Henry Schein Inc	HSIC	4
Hologic Inc	HOLX	3
Humana Inc	HUM	3
Icon PLC	ICLR	2
ICU Medical Inc	ICUI	3
IDEXX Laboratories Inc	IDXX	1
Inari Medical Inc Ordinary Shares	NARI	3
Incyte Corp	INCY	4
InfuSystems Holdings Inc	INFU	3
InMode Ltd	INMD	3
InnovAge Holding Corp	INNV	3
Innoviva Inc	INVA	3
Insulet Corp	PODD	3
Integer Holdings Corp	ITGR	4
Integra Lifesciences Holdings Corp	IART	3
Intuitive Surgical Inc	ISRG	1

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

HEALTHCARE (CONT.)

NAME	TICKER	RATING
IQVIA Holdings Inc	IQV	3
iRadimed Corp	IRMD	3
Jazz Pharmaceuticals PLC	JAZZ	3
Johnson & Johnson	JNJ	3
Koninklijke Philips NV ADR	PHG	4
Laboratory Corp of America Holdings	LH	3
Lantheus Holdings Inc	LNTH	3
LeMaitre Vascular Inc	LMAT	3
Ligand Pharmaceuticals Inc	LGND	3
Maravai LifeSciences Holdings Inc Ordinary Shares - Class A	MRVI	3
Masimo Corp	MASI	3
Medpace Holdings Inc	MEDP	1
Medtronic PLC	MDT	5
Merck & Co Inc	MRK	1
Merit Medical Systems Inc	MMSI	3
Molina Healthcare Inc	MOH	3
National Healthcare Corp	NHC	3
National Research Corp Class A	NRC	3
Neogen Corp	NEOG	4
Neurocrine Biosciences Inc	NBIX	1
Novartis AG ADR	NVS	3
Novo Nordisk A/S ADR	NVO	1
Omniceil Inc	OMCL	3
Option Care Health Inc	OPCH	3
OraSure Technologies Inc	OSUR	3
Owens & Minor Inc	OMI	3
Pacira BioSciences Inc	PCRX	3
Patterson Companies Inc	PDCO	3
Pennant Group Inc	PNTG	3
Penumbra Inc	PEN	3
Pfizer Inc	PFE	3
Pharming Group ADR	PHAR	3
Phibro Animal Health Corp Class A	PAHC	4
Premier Inc Class A	PINC	3
Prestige Consumer Healthcare Inc	PBH	3
Qiagen NV	QGEN	4
Quest Diagnostics Inc	DGX	4
QuidelOrtho Corp	QDEL	3
RadNet Inc	RDNT	3
Regeneron Pharmaceuticals Inc	REGN	1
Repligen Corp	RGEN	3
ResMed Inc	RMD	4
Revvity Inc	RVTY	5
Royalty Pharma PLC Class A	RPRX	4

Sanofi SA ADR	SNY	5
Select Medical Holdings Corp	SEM	4
Semler Scientific Inc	SMLR	3
Simulations Plus Inc	SLP	3
Staar Surgical Co	STAA	3
Steris PLC	STE	3
Stevanato Group SPA	STVN	3
Stryker Corp	SYK	1
Supernus Pharmaceuticals Inc	SUPN	4
Tactile Systems Technology Inc	TCMD	4
Takeda Pharmaceutical Co Ltd ADR	TAK	5
Taro Pharmaceutical Industries Ltd	TARO	4
Teleflex Inc	TFX	4
Tenet Healthcare Corp	THC	3
The Cigna Group	CI	3
The Cooper Companies Inc	COO	3
The Joint Corp	JYNT	3
Thermo Fisher Scientific Inc	TMO	3
UFP Technologies Inc	UFPT	3
United Therapeutics Corp	UTHR	3
UnitedHealth Group Inc	UNH	3
Universal Health Services Inc Class B	UHS	5
US Physical Therapy Inc	USPH	3
Utah Medical Products Inc	UTMD	3
Vanda Pharmaceuticals Inc	VNDA	3
Varex Imaging Corp	VREX	4
Veeva Systems Inc Class A	VEEV	3
Vertex Pharmaceuticals Inc	VRTX	1
Viatis Inc	VTRS	4
Viemed Healthcare Inc Ordinary Shares	VMD	4
Walgreens Boots Alliance Inc	WBA	3
Waters Corp	WAT	2
West Pharmaceutical Services Inc	WST	1
Zimmer Biomet Holdings Inc	ZBH	5
Zoetis Inc Class A	ZTS	2
Zynex Inc	ZYXI	3

INDUSTRIALS

3M Co	MMM	3
A.O. Smith Corp	AOS	2
AAON Inc	AAON	2
AAR Corp	AIR	3
ABM Industries Inc	ABM	4
Acacia Research Corp	ACTG	3
Acuity Brands Inc	AYI	2
Advanced Drainage Systems Inc	WMS	2
Advanced Energy Industries Inc	AEIS	3
AECOM	ACM	1
AerCap Holdings NV	AER	3

AGCO Corp	AGCO	4
Air Lease Corp Class A	AL	4
Air Transport Services Group Inc	ATSG	3
Alamo Group Inc	ALG	3
Alaska Air Group Inc	ALK	4
Allegiant Travel Co	ALGT	3
Allegion PLC	ALLE	3
AMETEK Inc	AME	1
Apogee Enterprises Inc	APOG	3
Applied Industrial Technologies Inc	AIT	1
Aramark	ARMK	3
ARC Document Solutions Inc	ARC	3
ArcBest Corp	ARCB	3
Arcosa Inc	ACA	3
Ardmore Shipping Corp	ASC	3
Argan Inc	AGX	3
Armstrong World Industries Inc	AWI	2
Astec Industries Inc	ASTE	3
Atkore Inc	ATKR	3
Atmus Filtration Technologies Inc	ATMU	3
ATS Corp	ATS	3
Automatic Data Processing Inc	ADP	2
Axon Enterprise Inc	AXON	1
AZZ Inc	AZZ	3
Barnes Group Inc	B	3
Barrett Business Services Inc	BBSI	3
BGSF Inc	BGSF	3
BlueLinx Holdings Inc	BXC	3
Booz Allen Hamilton Holding Corp Class A	BAH	1
Bowman Consulting Group Ltd	BWMN	3
Brady Corp Class A	BRC	3
BrightView Holdings Inc	BV	3
Builders FirstSource Inc	BLDR	3
BWX Technologies Inc	BWXT	1
C.H. Robinson Worldwide Inc	CHRW	3
Cadre Holdings Inc	CDRE	1
CAE Inc	CAE	4
Canadian National Railway Co	CNI	2
Canadian Pacific Kansas City Ltd	CP	3
Carlisle Companies Inc	CSL	1
Carrier Global Corp Ordinary Shares	CARR	2
Casella Waste Systems Inc Class A	CWST	3
Cass Information Systems Inc	CASS	3
Caterpillar Inc	CAT	2
CBIZ Inc	CBZ	1
CECO Environmental Corp	CECO	3
Chart Industries Inc	GTLS	4

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

INDUSTRIALS (CONT.)

NAME	TICKER	RATING
Cintas Corp	CTAS	1
Clean Harbors Inc	CLH	2
CNH Industrial NV	CNHI	3
Columbus McKinnon Corp	CMCO	3
Comfort Systems USA Inc	FIX	1
Compz International Inc	CIX	3
Construction Partners Inc Class A	ROAD	2
Copa Holdings SA Class A	CPA	3
Copart Inc	CPRT	1
Core & Main Inc Class A	CNM	2
CoreCivic Inc	CXW	3
Costamare Inc	CMRE	4
Covenant Logistics Group Inc Class A	CVLG	3
CRA International Inc	CRAI	3
Crane Co	CR	1
CSW Industrials Inc	CSWI	1
CSX Corp	CSX	3
Cummins Inc	CMI	1
Curtiss-Wright Corp	CW	2
Danaos Corp	DAC	4
Deere & Co	DE	3
Diana Shipping Inc	DSX	4
Distribution Solutions Group Inc	DSGR	3
DLH Holdings Corp	DLHC	3
Dolby Laboratories Inc Class A	DLB	2
Donaldson Co Inc	DCI	1
Dover Corp	DOV	2
Ducommun Inc	DCO	3
DXP Enterprises Inc	DXPE	3
Dycom Industries Inc	DY	3
Eaton Corp PLC	ETN	1
EMCOR Group Inc	EME	2
Emerson Electric Co	EMR	3
Encore Wire Corp	WIRE	3
Energizer Holdings Inc	ENR	3
Energy Recovery Inc	ERII	3
Energy Services of America Corp	ESOA	3
EnerSys	ENS	3
Ennis Inc	EBF	3
Enpro Inc	NPO	3
Enviri Corp	NVRI	3
Equifax Inc	EFX	3
ESAB Corp	ESAB	1
Euroseas Ltd	ESEA	3
EVI Industries Inc	EVI	3
Expeditors International of Washington Inc	EXPD	2

Exponent Inc	EXPO	3
Fastenal Co	FAST	1
Federal Signal Corp	FSS	1
FedEx Corp	FDX	2
Flowserve Corp	FLS	2
Forrester Research Inc	FORR	3
Fortune Brands Innovations Inc	FBIN	3
Franklin Electric Co Inc	FELE	2
FTAI Aviation Ltd	FTAI	1
FTI Consulting Inc	FCN	2
Gates Industrial Corp PLC	GTES	4
GATX Corp	GATX	4
GE Aerospace	GE	3
Genco Shipping & Trading Ltd	GNK	4
Gencor Industries Inc	GENC	3
Generac Holdings Inc	GNRC	3
General Dynamics Corp	GD	2
Gibraltar Industries Inc	ROCK	3
Global Industrial Co	GIC	2
Global Payments Inc	GPN	4
Global Ship Lease Inc Class A	GSL	4
GMS Inc	GMS	3
Gorman-Rupp Co	GRC	3
Graco Inc	GGG	1
Great Lakes Dredge & Dock Corp	GLDD	3
Greenbrier Companies Inc	GBX	3
Griffon Corp	GFF	2
Grindrod Shipping Holdings Ltd Ordinary Shares	GRIN	4
Grupo Aeroportuario del Centro Norte	OMAB	3
SAB de CV ADR		
Grupo Aeroportuario del Pacifico SAB de CV ADR	PAC	3
Grupo Aeroportuario del Sureste SAB de CV ADR	ASR	3
GXO Logistics Inc	GXO	4
H&E Equipment Services Inc	HEES	3
Haynes International Inc	HAYN	3
Hayward Holdings Inc	HAYW	3
Heartland Express Inc	HTLD	3
Heico Corp	HEI	1
Heico Corp Class A	HEI.A	1
Heidrick & Struggles International Inc	HSII	3
Helios Technologies Inc	HLIO	3
Herc Holdings Inc	HRI	3
Hexcel Corp	HXL	2
Hillenbrand Inc	HI	3
HireQuest Inc	HQI	3
HNI Corp	HNI	3
Hollysys Automation Technologies Ltd	HOLI	3
Honeywell International Inc	HON	3

Howmet Aerospace Inc	HWM	2
Hub Group Inc Class A	HUBG	4
Hubbell Inc	HUBB	2
Huntington Ingalls Industries Inc	HII	3
Hurco Companies Inc	HURC	3
Huron Consulting Group Inc	HURN	3
ICF International Inc	ICFI	3
IDEX Corp	IEX	1
IES Holdings Inc	IESC	2
Illinois Tool Works Inc	ITW	1
Ingersoll Rand Inc	IR	1
Innovative Solutions and Support Inc	ISSC	3
Insperty Inc	NSP	3
Insteel Industries Inc	IIIN	3
Interface Inc	TILE	3
ITT Inc	ITT	2
Jacobs Solutions Inc	J	3
Janus International Group Inc Ordinary Shares - Class A	JB	3
JB Hunt Transport Services Inc	JBHT	2
JELD-WEN Holding Inc	JELD	3
John Bean Technologies Corp	JBT	3
Johnson Controls International PLC	JCI	4
Kadant Inc	KAI	1
Kaman Corp Class A	KAMN	3
KBR Inc	KBR	3
Kelly Services Inc Class A	KELYA	3
Kelly Services Inc Conv Shs -B- Conv at any time	KELYB	3
Kennametal Inc	KMT	3
Kforce Inc	KFRC	2
Kimball Electronics Inc	KE	3
Knight-Swift Transportation Holdings Inc Class A	KNX	4
Korn Ferry	KFY	3
Kornit Digital Ltd	KRNT	3
Kratos Defense & Security Solutions Inc	KTOS	3
L.B. Foster Co Class A	FSTR	3
L3Harris Technologies Inc	LHX	3
Landstar System Inc	LSTR	2
Leonardo DRS Inc	DRS	2
Limbach Holdings Inc	LMB	3
Lincoln Electric Holdings Inc	LECO	1
Lindsay Corp	LNN	3
Lockheed Martin Corp	LMT	3
Louisiana-Pacific Corp	LPX	3
Luxfer Holdings PLC	LXFR	3
ManpowerGroup Inc	MAN	4
Marten Transport Ltd	MRTN	3
Masonite International Corp	DOOR	3

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HEALTH SAVINGS ACCOUNT INVESTMENT LIST

INDUSTRIALS (CONT.)

NAME	TICKER	RATING
MasTec Inc	MTZ	3
Mastech Digital Inc	MHH	3
Matson Inc	MATX	3
Maximus Inc	MMS	3
Mayville Engineering Co Inc	MEC	3
McGrath RentCorp	MGRC	2
MDU Resources Group Inc	MDU	3
Moog Inc A	MOG.A	2
Moog Inc Class B	MOG.B	2
MSA Safety Inc	MSA	3
MSC Industrial Direct Co Inc Class A	MSM	3
Mueller Industries Inc	MLI	3
Mueller Water Products, Inc. Class A	MWA	3
MYR Group Inc	MYRG	3
NAPCO Security Technologies Inc	NSSC	3
NL Industries Inc	NL	3
Nordson Corp	NDSN	1
Norfolk Southern Corp	NSC	3
Northrop Grumman Corp	NOC	2
Northwest Pipe Co	NWPX	3
NV5 Global Inc	NVEE	3
nVent Electric PLC	NVT	3
Old Dominion Freight Line Inc Ordinary Shares	ODFL	1
Omega Flex Inc	OFLX	3
Oshkosh Corp	OSK	3
Owens-Corning Inc	OC	3
P.A.M. Transportation Services Inc	PTSI	3
PACCAR Inc	PCAR	2
Pangaea Logistics Solutions Ltd	PANL	3
Park Aerospace Corp	PKE	3
Parker Hannifin Corp	PH	1
Park-Ohio Holdings Corp	PKOH	3
Paychex Inc	PAYX	2
Pentair PLC	PNR	3
Perma-Fix Environmental Services Inc	PESI	3
Pool Corp	POOL	1
Powell Industries Inc	POWL	3
Preformed Line Products Co	PLPC	3
Primoris Services Corp	PRIM	3
PROG Holdings Inc Ordinary Shares	PRG	3
Proto Labs Inc	PRLB	3

Quanex Building Products Corp	NX	3	The L S Starrett Co	SCX	3
Quanta Services Inc	PWR	2	The Middleby Corp	MIDD	3
Radiant Logistics Inc	RLGT	3	The Shyft Group Inc	SHYF	3
RB Global Inc	RBA	1	The Timken Co	TKR	3
RBC Bearings Inc	RBC	2	The Toro Co	TTC	2
RCM Technologies Inc	RCMT	3	Thermon Group Holdings Inc	THR	3
Regal Rexnord Corp	RRX	4	Thomson Reuters Corp	TRI	1
Republic Services Inc	RSG	1	Titan International Inc	TWI	3
Resideo Technologies Inc	REZI	4	TopBuild Corp	BLD	3
Resources Connection Inc	RGP	3	Trane Technologies PLC Class A	TT	1
REV Group Inc	REVG	3	Transcat Inc	TRNS	3
Robert Half Inc	RHI	2	TransUnion	TRU	4
Rockwell Automation Inc	ROK	3	Trex Co Inc	TREX	2
RTX Corp	RTX	4	Trinet Group Inc	TNET	3
RXO Inc	RXO	3	Trinity Industries Inc	TRN	3
Ryanair Holdings PLC ADR	RYAAY	3	TrueBlue Inc	TBI	3
Ryder System Inc	R	3	U-Haul Holding Co	UHAL	3
Ryerson Holding Corp	RYI	3	U-Haul Holding Co Ordinary Shares - Series N	UHAL.B	3
Safe Bulkers Inc	SB	3	Ultralife Corp	ULBI	3
Saia Inc	SAIA	1	UniFirst Corp	UNF	3
Schneider National Inc	SNDR	4	Union Pacific Corp	UNP	2
Seaboard Corp	SEB	4	United Parcel Service Inc Class B	UPS	3
SFL Corp Ltd	SFL	3	United Rentals Inc	URI	1
SiteOne Landscape Supply Inc	SITE	3	Universal Logistics Holdings Inc	ULH	3
SkyWest Inc	SKYW	4	V2X Inc	VVX	3
Smith & Wesson Brands Inc	SWBI	3	Valmont Industries Inc	VMI	3
Snap-on Inc	SNA	2	Veralto Corp	VLTO	2
Southwest Airlines Co	LUV	3	Verisk Analytics Inc	VRSK	1
SPX Technologies Inc	SPXC	1	Verra Mobility Corp Class A	VRRM	3
Standex International Corp	SXI	3	Vestis Corp	VSTS	3
Stanley Black & Decker Inc	SWK	4	VirTra Inc	VTSI	3
Stantec Inc	STN	2	VSE Corp	VSEC	3
Star Bulk Carriers Corp	SBLK	3	W.W. Grainger Inc	GWW	1
StealthGas Inc	GASS	3	Wabash National Corp	WNC	3
Steelcase Inc Class A	SCS	3	Waste Connections Inc	WCN	1
Sterling Infrastructure Inc	STRL	3	Waste Management Inc	WM	1
Sturm Ruger & Co Inc	RGR	3	Watsco Inc Class A	WSO	1
Sun Country Airlines Holdings Inc	SNCY	3	Watsco Inc Shs -B- Conv.at any time	WSO.B	1
Target Hospitality Corp Class A	TH	3	Watts Water Technologies Inc Class A	WTS	1
Taylor Devices Inc	TAYD	3	Werner Enterprises Inc	WERN	4
Tejon Ranch Co	TRC	3	WESCO International Inc	WCC	4
Tennant Co	TNC	3	Westinghouse Air Brake Technologies Corp	WAB	3
Terex Corp	TEX	3	Willis Lease Finance Corp	WLFC	3
Tetra Tech Inc	TTEK	1	WillScot Mobile Mini Holdings Corp	WSC	3
Textron Inc	TXT	2	Woodward Inc	WWD	1
TFI International Inc	TFII	2	Worthington Enterprises Inc	WOR	3
The Brink's Co	BCO	2	XPO Inc	XPO	1
The Eastern Co	EML	3	Xylem Inc	XYL	3
The GEO Group Inc	GEO	3			

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

INDUSTRIALS (CONT.)

NAME	TICKER	RATING
ZipRecruiter Inc Class A	ZIP	3
ZTO Express (Cayman) Inc ADR	ZTO	3
Zurn Elkay Water Solutions Corp	ZWS	2

REAL ESTATE

Acadia Realty Trust	AKR	3
AFC Gamma Inc Ordinary Shares	AFCG	3
Agree Realty Corp	ADC	4
Alexander's Inc	ALX	3
Alexandria Real Estate Equities Inc	ARE	4
Alpine Income Property Trust Inc Ordinary Shares	PINE	3
American Assets Trust Inc	AAT	4
American Homes 4 Rent Class A	AMH	4
American Realty Investors Inc	ARL	3
American Tower Corp	AMT	3
Amrep Corp	AXR	3
Apartment Income REIT Corp Class A	AIRC	4
Apollo Commercial Real Estate Finance Inc	ARI	4
Apple Hospitality REIT Inc	APLE	4
Arbor Realty Trust Inc	ABR	3
Ares Commercial Real Estate Corp	ACRE	4
Armada Hoffer Properties Inc	AHH	4
AvalonBay Communities Inc	AVB	4
Blackstone Mortgage Trust Inc A	BXMT	4
Boston Properties Inc	BXP	4
Brandywine Realty Trust	BDN	4
Brixmor Property Group Inc	BRX	4
Broadstone Net Lease Inc Ordinary Shares	BNL	4
Camden Property Trust	CPT	5
CareTrust REIT Inc	CTRE	3
CBRE Group Inc Class A	CBRE	3
Centerspace	CSR	3
City Office REIT Inc	CIO	3
Claros Mortgage Trust Inc	CMTG	4
Community Healthcare Trust Inc	CHCT	3
COPT Defense Properties	CDP	4
Corporacion Inmobiliaria Vesta SAB de CV ADR	VTMX	3
CoStar Group Inc	CSGP	3
Cousins Properties Inc	CUZ	5
Crown Castle Inc	CCI	4
CTO Realty Growth Inc Ordinary Shares-New	CTO	3
CubeSmart	CUBE	4

Cushman & Wakefield PLC	CWK	5
Digital Realty Trust Inc	DLR	3
Douglas Emmett Inc	DEI	3
Easterly Government Properties Inc	DEA	4
EastGroup Properties Inc	EGP	3
Elme Communities	ELME	3
Empire State Realty Trust Inc Class A	ESRT	3
EPR Properties	EPR	4
Equinix Inc	EQIX	2
Equity Commonwealth	EQC	3
Equity Lifestyle Properties Inc	ELS	3
Equity Residential	EQR	5
Essential Properties Realty Trust Inc	EPRT	4
Essex Property Trust Inc	ESS	4
eXp World Holdings Inc	EXPI	3
Extra Space Storage Inc	EXR	4
Farmland Partners Inc	FPI	3
Federal Realty Investment Trust	FRT	4
First Industrial Realty Trust Inc	FR	4
Five Point Holdings LLC A	FPH	4
Forestar Group Inc	FOR	4
Four Corners Property Trust Inc	FCPT	4
FRP Holdings Inc	FRPH	3
Gaming and Leisure Properties Inc	GLPI	3
Getty Realty Corp	GTY	3
Global Medical REIT Inc	GMRE	4
Granite Real Estate Investment Trust	GRP.U	4
Stapled Units Cons of 1 Shs of Granite		
Hannon Armstrong Sustainable Infrastructure Capital Inc	HASI	4
Healthcare Realty Trust Inc	HR	3
Healthpeak Properties Inc	DOC	4
Highwoods Properties Inc	HIW	4
Host Hotels & Resorts Inc	HST	4
Independence Realty Trust Inc	IRT	5
Innovative Industrial Properties Inc	IIPR	3
InvenTrust Properties Corp	IVT	3
Invitation Homes Inc	INVH	5
Iron Mountain Inc	IRM	3
Jones Lang LaSalle Inc	JLL	4
Kilroy Realty Corp	KRC	5
Kimco Realty Corp	KIM	5
Ladder Capital Corp Class A	LADR	3
Lamar Advertising Co Class A	LAMR	3
Landsea Homes Corp Ordinary Shares - Class A	LSEA	4
LTC Properties Inc	LTC	3
LXP Industrial Trust	LXP	4
Mid-America Apartment Communities Inc	MAA	4

National Health Investors Inc	NHI	3
National Storage Affiliates Trust	NSA	4
Newmark Group Inc Class A	NMRK	3
NexPoint Residential Trust Inc	NXRT	3
NNN REIT Inc	NNN	5
Omega Healthcare Investors Inc	OHI	4
One Liberty Properties Inc	OLP	3
PennyMac Mortgage Investment Trust	PMT	3
Phillips Edison & Co Inc	PECO	4
PotlatchDeltic Corp	PCH	4
Prologis Inc	PLD	4
Public Storage	PSA	3
Rayonier Inc	RYN	4
Realty Income Corp	O	5
Regency Centers Corp	REG	4
Retail Opportunity Investments Corp	ROIC	4
Rexford Industrial Realty Inc	REXR	4
Ryman Hospitality Properties Inc	RHP	3
Sabra Health Care REIT Inc	SBRA	4
Sachem Capital Corp	SACH	3
Safehold Inc	SAFE	4
Saul Centers Inc	BFS	3
Simon Property Group Inc	SPG	3
SITE Centers Corp	SITC	4
SL Green Realty Corp	SLG	3
Stag Industrial Inc	STAG	4
Starwood Property Trust Inc	STWD	3
Stratus Properties Inc	STRS	3
Sun Communities Inc	SUI	4
Sunstone Hotel Investors Inc	SHO	3
Tanger Inc	SKT	3
Terreno Realty Corp	TRNO	3
The RMR Group Inc Class A	RMR	3
The St. Joe Co	JOE	3
Transcontinental Realty Investors Inc	TCI	4
Tricon Residential Inc	TCN	4
UDR Inc	UDR	4
Universal Health Realty Income Trust	UHT	3
Urban Edge Properties	UE	3
VICI Properties Inc Ordinary Shares	VICI	4
Vornado Realty Trust	VNO	3
W.P. Carey Inc	WPC	3
Welltower Inc	WELL	3
Weyerhaeuser Co	WY	3
Whitestone REIT	WSR	3

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

TECHNOLOGY

NAME	TICKER	RATING
A10 Networks Inc	ATEN	3
Accenture PLC Class A	ACN	1
ACI Worldwide Inc	ACIW	3
ACM Research Inc Class A	ACMR	3
Adobe Inc	ADBE	3
Advanced Micro Devices Inc	AMD	2
Akamai Technologies Inc	AKAM	3
Alarm.com Holdings Inc	ALRM	2
Allegro Microsystems Inc Ordinary Shares	ALGM	3
Allient Inc	ALNT	4
Alpha & Omega Semiconductor Ltd	AOSL	4
Amdocs Ltd	DOX	3
American Software Inc Class A	AMSWA	3
Amkor Technology Inc	AMKR	4
Amphenol Corp Class A	APH	1
AMTD Digital Inc ADR	HKD	3
Analog Devices Inc	ADI	3
Ansys Inc	ANSS	2
AppFolio Inc Class A	APPF	2
Apple Inc	AAPL	3
Applied Materials Inc	AMAT	1
AppLovin Corp Ordinary Shares - Class A	APP	2
Arista Networks Inc	ANET	1
Arrow Electronics Inc	ARW	4
ASGN Inc	ASGN	3
ASML Holding NV ADR	ASML	1
AstroNova Inc	ALOT	3
Asure Software Inc	ASUR	3
Autodesk Inc	ADSK	2
Aviat Networks Inc	AVNW	3
Axcelis Technologies Inc	ACLS	4
Badger Meter Inc	BMI	2
Bel Fuse Inc Class A	BELFA	4
Bel Fuse Inc Class B	BELFB	4
Belden Inc	BDC	4
Benchmark Electronics Inc	BHE	3
Bentley Systems Inc Ordinary Shares - Class B	BSY	1
Block Inc Class A	SQ	4
Broadcom Inc	AVGO	1
Broadridge Financial Solutions Inc	BR	1
CACI International Inc Class A	CACI	3
Cadence Design Systems Inc	CDNS	1

Calix Inc	CALX	3
Camtek Ltd	CAMT	2
Canadian Solar Inc	CSIQ	3
CDW Corp	CDW	1
Celestica Inc Shs Sub-Voting	CLS	3
CGI Inc Class A	GIB	1
Check Point Software Technologies Ltd	CHKP	2
ChipMOS TECHNOLOGIES Inc ADR	IMOS	3
CI&T Inc Class A	CINT	4
Ciena Corp	CIEN	3
Cirrus Logic Inc	CRUS	3
Cisco Systems Inc	CSCO	3
Clearfield Inc	CLFD	3
Climb Global Solutions Inc	CLMB	3
Cognex Corp	CGNX	3
Cognizant Technology Solutions Corp Class A	CTSH	3
Coherent Corp	COHR	4
Cohu Inc	COHU	3
Corning Inc	GLW	4
Corsair Gaming Inc Ordinary Shares	CRSR	3
Cricut Inc Ordinary Shares - Class A	CRCT	3
CSG Systems International Inc	CSGS	3
CSP Inc	CSPI	3
CTS Corp	CTS	3
Daily Journal Corp	DJCO	3
Daktronics Inc	DAKT	4
Daqo New Energy Corp ADR	DQ	3
Digi International Inc	DGII	3
Diodes Inc	DIOD	3
DLocal Ltd Class A	DLO	3
DoubleVerify Holdings Inc	DV	3
eGain Corp	EGAN	3
Endava PLC ADR	DAVA	3
Enphase Energy Inc	ENPH	3
Entegris Inc	ENTG	3
EPAM Systems Inc	EPAM	2
ePlus Inc	PLUS	3
ESCO Technologies Inc	ESE	3
Euronet Worldwide Inc	EEFT	3
Evertec Inc	EVTC	3
ExlService Holdings Inc	EXLS	3
F5 Inc	FFIV	3
Fabrinet	FN	3
First Solar Inc	FSLR	3
Fiserv Inc	FI	3
Flex Ltd	FLEX	3
FormFactor Inc	FORM	2

Formula Systems (1985) Ltd ADR	FORTY	4
Fortive Corp	FTV	3
Garmin Ltd	GRMN	2
Gartner Inc	IT	1
Genpact Ltd	G	3
Gilat Satellite Networks Ltd	GILT	3
Globant SA	GLOB	2
Harmonic Inc	HLIT	3
Hewlett Packard Enterprise Co	HPE	3
Himax Technologies Inc ADR	HIMX	4
IBEX Ltd	IBEX	3
Ichor Holdings Ltd	ICHR	4
Immersion Corp	IMMR	3
Information Services Group Inc	III	3
Infosys Ltd ADR	INFY	2
Insight Enterprises Inc	NSIT	3
Intchains Group Ltd ADR	ICG	3
Intel Corp	INTC	3
InterDigital Inc	IDCC	3
International Business Machines Corp	IBM	1
International Money Express Inc	IMXI	3
inTest Corp	INTT	3
Intuit Inc	INTU	1
IPG Photonics Corp	IPGP	3
Ituran Location and Control Ltd	ITRN	3
Jabil Inc	JBL	3
Jack Henry & Associates Inc	JKHY	2
Juniper Networks Inc	JNPR	3
Karooooo Ltd	KARO	3
Kaspi.kz JSC ADS	KSPI	2
Keysight Technologies Inc	KEYS	3
KLA Corp	KLAC	1
Kulicke & Soffa Industries Inc	KLIC	4
Lam Research Corp	LRCX	1
Lattice Semiconductor Corp	LSCC	3
Leidos Holdings Inc	LDOS	2
Littelfuse Inc	LFUS	4
LiveRamp Holdings Inc	RAMP	3
LSI Industries Inc	LYTS	3
Manhattan Associates Inc	MANH	1
Marvell Technology Inc	MRVL	3
Materialise NV ADR	MTLS	3
Mesa Laboratories Inc	MLAB	3
Microchip Technology Inc	MCHP	3
Micron Technology Inc	MU	1
Microsoft Corp	MSFT	2
Mitek Systems Inc	MITK	3
MKS Instruments Inc	MKSI	3

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

TECHNOLOGY (CONT.)

NAME	TICKER	RATING
Monolithic Power Systems Inc	MPWR	2
N-able Inc	NABL	3
NCR Atleos Corp	NATL	3
NetApp Inc	NTAP	1
NetScout Systems Inc	NTCT	3
NICE Ltd ADR	NICE	3
Nokia Oyj ADR	NOK	3
Nova Ltd	NVMI	3
Novanta Inc	NOVT	3
NVE Corp	NVEC	3
NVIDIA Corp	NVDA	2
NXP Semiconductors NV	NXPI	3
ODDITY Tech Ltd Class A Shares	ODD	4
ON Semiconductor Corp	ON	4
Onto Innovation Inc	ONTO	3
Open Text Corp	OTEX	3
OSI Systems Inc	OSIS	3
PagSeguro Digital Ltd Class A	PAGS	4
Parsons Corp	PSN	2
Paycom Software Inc	PAYC	3
Paylocity Holding Corp	PCTY	4
Paymentus Holdings Inc Class A	PAY	3
PaySign Inc	PAYS	3
PC Connection Inc	CNXN	3
Perficient Inc	PRFT	3
Photronics Inc	PLAB	3
Plexus Corp	PLXS	3
Power Integrations Inc	POWI	3
Progress Software Corp	PRGS	3
PTC Inc	PTC	1
PubMatic Inc Ordinary Shares - Class A	PUBM	3
Qualcomm Inc	QCOM	2
Qualys Inc	QLYS	2
Radware Ltd	RDWR	3
Rambus Inc	RMBS	3
ReposiTrak Inc	TRAK	2
Richardson Electronics Ltd	RELL	3
Rogers Corp	ROG	3
Roper Technologies Inc	ROP	3
Salesforce Inc	CRM	2
Sanmina Corp	SANM	4
SAP SE ADR	SAP	1
Sapiens International Corp NV	SPNS	3
ScanSource Inc	SCSC	3

Science Applications International Corp	SAIC	3
Semtech Corp	SMTC	3
Sensata Technologies Holding PLC	ST	3
ServiceNow Inc	NOW	1
Shopify Inc Registered Shs -A- Subord Vtg	SHOP	3
Silicon Laboratories Inc	SLAB	4
Silicon Motion Technology Corp ADR	SIMO	4
Skyworks Solutions Inc	SWKS	4
SolarEdge Technologies Inc	SEDG	3
Sonos Inc	SONO	3
Sony Group Corp ADR	SONY	3
SPS Commerce Inc	SPSC	1
SS&C Technologies Holdings Inc	SSNC	5
STMicroelectronics NV ADR	STM	4
StoneCo Ltd Class A	STNE	4
Super Micro Computer Inc	SMCI	3
Synaptics Inc	SYNA	3
Synopsys Inc	SNPS	1
Taiwan Semiconductor Manufacturing Co Ltd ADR	TSM	3
TaskUs Inc Class A	TASK	4
TD Synnex Corp	SNX	4
TE Connectivity Ltd	TEL	3
Teledyne Technologies Inc	TDY	3
Telefonaktiebolaget L M Ericsson ADR	ERIC	4
TELUS International (Cda) Inc Ordinary Shares (Sub Voting)	TIXT	3
Teradata Corp	TDC	3
Teradyne Inc	TER	3
Texas Instruments Inc	TXN	2
The Descartes Systems Group Inc	DSGX	1
The Hackett Group Inc	HCKT	2
The Trade Desk Inc Class A	TTD	2
Trimble Inc	TRMB	3
TTM Technologies Inc	TTMI	4
Turtle Beach Corp	HEAR	3
Tyler Technologies Inc	TYL	3
Ultra Clean Holdings Inc	UCTT	4
Universal Display Corp	OLED	1
Upbound Group Inc	UPBD	3
Veeco Instruments Inc	VECO	3
Verint Systems Inc	VRNT	3
Viavi Solutions Inc	VIAV	3
Vicor Corp	VICR	3
Vishay Intertechnology Inc	VSH	4
Vishay Precision Group Inc	VPG	3
VIZIO Holding Corp Ordinary Shares - Class A	VZIO	3

Vontier Corp Ordinary Shares	VNT	2
WEX Inc	WEX	3
Wipro Ltd ADR	WIT	3
Xerox Holdings Corp	XRX	3
Yalla Group Ltd ADR	YALA	4
Zebra Technologies Corp Class A	ZBRA	4
Zoom Video Communications Inc	ZM	4
ZoomInfo Technologies Inc	ZI	3

UTILITIES

Algonquin Power & Utilities Corp	AQN	3
ALLETE Inc	ALE	5
Alliant Energy Corp	LNT	5
Ameren Corp	AEE	5
American Electric Power Co Inc	AEP	5
American States Water Co	AWR	3
American Water Works Co Inc	AWK	5
Aris Water Solutions Inc Class A	ARIS	3
Artesian Resources Corp Class A	ARTNA	3
Atlantica Sustainable Infrastructure PLC	AY	3
Atmos Energy Corp	ATO	4
Avangrid Inc	AGR	4
Avista Corp	AVA	3
Black Hills Corp	BKH	5
California Water Service Group	CWT	3
CenterPoint Energy Inc	CNP	5
Centrais Eletricas Brasileiras SA ADR	EBR	4
Centrais Eletricas Brasileiras SA ADR	EBR.B	4
Central Puerto SA ADR rep 10 Shs	CEPU	3
Chesapeake Utilities Corp	CPK	3
Cia Energetica DE Minas Gerais - Cemig ADR	CIG	3
Cia Energetica DE Minas Gerais - Cemig ADR	CIG.C	3
Clearway Energy Inc Class A	CWEN.A	3
Clearway Energy Inc Class C	CWEN	3
Companhia De Saneamento Basico Do Estado De Sao Paulo ADR	SBS	3
Consolidated Edison Inc	ED	4
Consolidated Water Co Ltd	CWCO	3
Constellation Energy Corp	CEG	1
Dominion Energy Inc	D	4
DTE Energy Co	DTE	5
Duke Energy Corp	DUK	5
Edison International	EIX	5
Enel Chile SA ADR	ENIC	4
Entergy Corp	ETR	5

UTILITIES (CONT)

NAME	TICKER	RATING
Essential Utilities Inc	WTRG	5
Evergy Inc	EVERG	5
Eversource Energy	ES	3
Exelon Corp	EXC	5
FirstEnergy Corp	FE	5
Fortis Inc	FTS	4
Genie Energy Ltd Class B	GNE	4
Global Water Resources Inc	GWRS	3
Idacorp Inc	IDA	4
MGE Energy Inc	MGEE	3
Middlesex Water Co	MSEX	3
Montauk Renewables Inc Ordinary Shares	MNTK	3
New Jersey Resources Corp	NJR	3
NextEra Energy Inc	NEE	3
NiSource Inc	NI	5
Northwest Natural Holding Co	NWN	4
NorthWestern Energy Group Inc	NWE	5
NRG Energy Inc	NRG	1
OGE Energy Corp	OGE	5
ONE Gas Inc	OGS	3
Ormat Technologies Inc	ORA	3
Otter Tail Corp	OTTR	3
Pinnacle West Capital Corp	PNW	5
PNM Resources Inc	PNM	3
Portland General Electric Co	POR	5
PPL Corp	PPL	5
Public Service Enterprise Group Inc	PEG	4
Pure Cycle Corp	PCYO	3
RGC Resources Inc	RGCO	3
Sempra	SRE	5
SJW Group	SJW	3
Southern Co	SO	3
Southwest Gas Holdings Inc	SWX	4
Spire Inc	SR	5
The York Water Co	YORW	3
TransAlta Corp	TAC	3
UGI Corp	UGI	3
Unitil Corp	UTL	4
Vistra Corp	VST	1
WEC Energy Group Inc	WEC	5
Xcel Energy Inc	XEL	3

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

ETFs

NAME	TICKER	RATING
abrdn Blmb AllCmdLDSKIFr ETF	BCD	Silver
abrdn Blmb AllCmdStrKIFr ETF	BCI	Silver
abrdn Physical Gold Shares ETF	SGOL	
abrdn Physical Palladium Shares ETF	PALL	
abrdn Physical Platinum Shares ETF	PPLT	
abrdn Physical PrecMtlBsk Shrs ETF	GLTR	
abrdn Physical Silver Shares ETF	SIVR	
ALPS Clean Energy ETF	ACES	
American Century Quality Dvrs Intl ETF	QINT	Gold
American Century US Quality Growth ETF	QGRO	Silver
American Century® U.S. Quality Value ETF	VALQ	Silver
Amplify AI Powered Equity ETF	AIEQ	Bronze
Amplify Alternative Harvest ETF	MJ	
Amplify Cybersecurity ETF	HACK	Bronze
Amplify Etho Climate Leadership U.S. ETF	ETHO	Bronze
Amplify Mobile Payments ETF	IPAY	
Amplify Travel Tech ETF	AWAY	Bronze
ARK Israel Innovative Technology ETF	IZRL	Bronze
BNY Mellon Core Bond ETF	BKAG	Silver
BNY Mellon Emerging Markets Equity ETF	BKEM	Silver
BNY Mellon High Yield Beta ETF	BKHY	Silver
BNY Mellon International Equity ETF	BKIE	Silver
BNY Mellon US Large Cap Core Equity ETF	BKLC	Silver
BNY Mellon US Mid Cap Core Equity ETF	BKMC	Silver
BNY Mellon US Small Cap Core Equity ETF	BKSE	Gold
BondBloxx BB Rated USD HY Corp Bd ETF	XBB	Silver
BondBloxx Bloomberg FiveYrTrgDurUSTrsETF	XFIV	Bronze
BondBloxx Bloomberg SevenYrTrgDurUSTrETF	XSVN	Bronze
BondBloxx Bloomberg SixMthTrgDurUSTrsETF	XHLF	Silver
BondBloxx Bloomberg Ten YrTrgDurUSTrsETF	XTEN	Bronze
BondBloxx Bloomberg ThreeYrTrgDurUSTrETF	XTRE	Silver
BondBloxx Bloomberg Two YrTrgDurUSTrsETF	XTWO	Silver

BondBloxx CCC Rated USD HY Corp Bd ETF	XCCC	Bronze
BondBloxx JP Morgan USD EM 1-10 Yr BdETF	XEMD	Bronze
BondBloxx US High Yield Energy Sctr ETF	XHYE	Bronze
BondBloxx US High Yield Indstrl Sctr ETF	XHYI	Bronze
Calvert International Responsible ETF	CVIE	Bronze
Calvert US Mid-Cp Cor Rspnb ETF	CVMC	Bronze
Columbia EM Core ex-China ETF	XCEM	Silver
Columbia India Consumer ETF	INCO	Silver
Columbia Multi-Sector Municipal Inc ETF	MUST	Bronze
Columbia Short Duration Bond ETF	SBND	Silver
Communication Services Sel Sect SPDR®ETF	XLC	Silver
Consumer Discret Sel Sect SPDR® ETF	XLY	Silver
Consumer Staples Select Sector SPDR® ETF	XLP	Bronze
Defiance 5G Next Gen Connectivity ETF	FIVG	Silver
Defiance Quantum ETF	QTUM	Silver
Direxion Auspice Broad Cmdty Strat ETF	COM	Silver
Direxion NASDAQ-100® Equal Wtd ETF	QQQE	Silver
Ecofin Global Water ESG	EBLU	Bronze
Energy Select Sector SPDR® ETF	XLE	Bronze
Fidelity Cloud Computing ETF	FCLD	Gold
Fidelity Dividend ETF for Rising Rates	FDRR	Gold
Fidelity High Dividend ETF	FDVV	Silver
Fidelity MSCI Communication ServicesETF	FCOM	Silver
Fidelity MSCI Consumer Discret ETF	FDIS	Silver
Fidelity MSCI Consumer Staples ETF	FSTA	Silver
Fidelity MSCI Energy ETF	FENY	Gold
Fidelity MSCI Financials ETF	FNCL	Gold
Fidelity MSCI Health Care ETF	FHLC	Gold
Fidelity MSCI Industrials ETF	FIDU	Gold
Fidelity MSCI Information Tech ETF	FTEC	Silver
Fidelity MSCI Materials ETF	FMAT	Gold
Fidelity MSCI Real Estate ETF	FREL	Silver
Fidelity MSCI Utilities ETF	FUTY	Silver

Fidelity Nasdaq Composite ETF	ONEQ	Gold
Fidelity Value Factor ETF	FVAL	Gold
Financial Select Sector SPDR® ETF	XLF	Bronze
First Trust Cloud Computing ETF	SKYY	Bronze
First Trust Cnsmr Staples AlphaDEX® ETF	FXG	Bronze
First Trust Dorsey Wright DALI 1 ETF	DALI	Bronze
First Trust Dorsey Wright Focus 5 ETF	FV	Bronze
First Trust Dow Jones Internet ETF	FDN	Bronze
First Trust Emerg Mkts SC AlphaDEX® ETF	FEMS	Bronze
First Trust Energy AlphaDEX® ETF	FXN	Silver
First Trust Financials AlphaDEX® ETF	FXO	Silver
First Trust Global Wind Energy ETF	FAN	
First Trust India NIFTY 50 Equal Wtd ETF	NFTY	Silver
First Trust Indtls/PrdcrDurbAlphaDEX®ETF	FXR	Bronze
First Trust IndXX NextG ETF	NXTG	Bronze
First Trust Latin America AlphaDEX® ETF	FLN	Silver
First Trust Materials AlphaDEX® ETF	FXZ	Silver
First Trust Mid Cap Core AlphaDEX® ETF	FNX	Silver
First Trust Mid Cap Growth AlphaDEX® ETF	FNY	Silver
First Trust Multi Cap Gr AlphaDEX® FAD ETF		Silver
First Trust NASDAQ Cybersecurity ETF	CIBR	Bronze
First Trust NASDAQ-100 Equal Wtd QQEW ETF		Silver
First Trust NASDAQ® Cln Edge® GrnEngyETF	QCLN	
First Trust NASDAQ® Cln Edge®StGidlfsETF	GRID	
First Trust Natural Gas ETF	FCG	Bronze
First Trust RBA Amer Indl RenaisTM ETF	AIRR	Bronze
First Trust Rising Dividend Achiev ETF	RDVY	Bronze
First Trust Small Cap Core AlphaDEX® ETF	FYX	Silver
First Trust Small Cap Val AlphaDEX® ETF	FYT	Bronze

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

ETFs (CONT.)

NAME	TICKER	RATING
First Trust SMID Cp Rising Div Achv ETF	SDVY	Silver
First Trust Switzerland AlphaDEX® ETF	FSZ	
First Trust United Kingdom AlphaDEX® ETF	FKU	
First Trust Value Line® Dividend ETF	FVD	Bronze
FlexShares Credit-Scored US Corp Bd ETF	SKOR	Gold
FlexShares Disciplined Duration MBS ETF	MBSD	Gold
FlexShares HY Val-Scrd Bd	HYGV	Gold
FlexShares iBoxx 3Yr Target Dur TIPS ETF	TDDT	Gold
FlexShares iBoxx 5Yr Target Dur TIPS ETF	TDTF	Gold
FlexShares Intl Qual Div Dynamic ETF	IQDY	Gold
FlexShares Intl Qual Div ETF	IQDF	Gold
FlexShares Mstar DevMks exUS FctTilt ETF	TLTD	Gold
FlexShares Mstar EmgMkts FctTilt ETF	TLTE	Gold
FlexShares Mstar Gbl Upstrm Nat Res ETF	GUNR	Bronze
FlexShares Quality Dividend Defensv ETF	QDEF	Gold
FlexShares Quality Dividend ETF	QDF	Silver
FlexShares STOXX Gbl ESG Select ETF	ESGG	Silver
FlexShares STOXX Global Broad Infrs ETF	NFRA	Silver
FlexShares STOXX US ESG Select ETF	ESG	Silver
FlexShares US Quality Large Cap ETF	QLC	Gold
FlexShares US Quality Low Vol ETF	QLV	Gold
Franklin FTSE Canada ETF	FLCA	
Franklin FTSE India ETF	FLIN	Bronze
Franklin FTSE Japan ETF	FLJP	Silver
Franklin FTSE Japan Hedged ETF	FLJH	Bronze
Franklin FTSE Latin America ETF	FLLA	Bronze
Franklin FTSE South Korea ETF	FLKR	
Franklin FTSE Taiwan ETF	FLTW	Bronze
Franklin FTSE United Kingdom ETF	FLGB	

Franklin Intl Core Div Tlt Idx ETF	DIVI	Silver
Franklin Intl Low Volatility Hi Div ETF	LVHI	Silver
Franklin Responsibly Sourced Gold ETF	FGDL	
Franklin U.S. Low Volatility Hi Div ETF	LVHD	Silver
Franklin US Equity Index ETF	USPX	Silver
Franklin US Mid Cap Mltfctr Idx ETF	FLQM	Silver
Global X Adaptive US Factor ETF	AUSF	Silver
Global X Adaptive US Risk Management ETF	ONOF	Bronze
Global X Atnms & Elctrc Vhcls ETF	DRIV	
Global X Copper Miners ETF	COPX	Bronze
Global X Cybersecurity ETF	BUG	Bronze
Global X DAX Germany ETF	DAX	
Global X Lithium & Battery Tech ETF	LIT	Bronze
Global X MSCI Argentina ETF	ARGT	
Global X MSCI China Consumer Disc ETF	CHIQ	Silver
Global X MSCI Greece ETF	GREK	
Global X MSCI Norway ETF	NORW	
Global X Robotics & Artfcl Intlgnce ETF	BOTZ	
Global X S&P 500® Catholic Values ETF	CATH	Bronze
Global X Uranium ETF	URA	Bronze
Global X US Infrastructure Dev ETF	PAVE	Bronze
Goldman Sachs Access Emrg Mkts USD BdETF	GEMD	Bronze
Goldman Sachs Access US Aggregate Bd ETF	GCOR	Silver
Goldman Sachs ActBt Wld Lw VI Ps Eqt ETF	GLOV	Silver
Goldman Sachs ActiveBeta® Intl Eqt ETF	GSIE	Silver
Goldman Sachs ActiveBeta® US LgCp Eqt ETF	GSLC	Silver
Goldman Sachs ActiveBeta® US SmCp Eqt ETF	GSSC	Silver
Goldman Sachs Innovate Equity ETF	GINN	Bronze
Goldman Sachs JUST US Large Cap Eqt ETF	JUST	Bronze
Goldman Sachs MarketBeta Emer Mkt Eqt ETF	GSEE	Bronze
Goldman Sachs MarketBeta Intl Eqt ETF	GSID	Bronze

Goldman Sachs MarketBeta US 1000 Eqt ETF	GUSA	Bronze
Goldman Sachs MarketBeta US Equity ETF	GSUS	Bronze
GraniteShares Gold Trust	BAR	
GraniteShares Nasdaq Sel Disruptors ETF	DRUP	Bronze
Harbor Human Capital Factor US LrgCapETF	HAPI	Bronze
Hartford Disciplined US Equity ETF	HDUS	Silver
Hartford Multifactor Dev Mkts (exUS) ETF	RODM	Silver
Hartford Multifactor US Equity ETF	ROUS	Silver
HCM Defender 100 Index ETF	QQH	Bronze
HCM Defender 500 Index ETF	LGH	Bronze
Health Care Select Sector SPDR® ETF	XLV	Silver
Hoya Capital High Dividend Yield ETF	RIET	Silver
Humankind US Stock ETF	HKND	Bronze
Industrial Select Sector SPDR® ETF	XLI	Silver
Innovator Deepwater Frontier Tech ETF	LOUP	Bronze
Inspire Small/Mid Cap ETF	ISMD	Bronze
Invesco 0-5 Yr US TIPS ETF	PBTP	Bronze
Invesco Aerospace & Defense ETF	PPA	Bronze
Invesco Building & Construction ETF	PKB	Silver
Invesco BulletShares (R) 2024MuncplBdETF	BSMO	
Invesco BulletShares (R) 2025MuncplBdETF	BSMP	
Invesco BulletShares (R) 2026MuncplBdETF	BSMQ	
Invesco BulletShares (R) 2027MuncplBdETF	BSMR	
Invesco BulletShares (R) 2028MuncplBdETF	BSMS	
Invesco BulletShares 2024 Corp Bd ETF	BSCO	
Invesco BulletShares 2024 HY Corp Bd ETF	BSJO	Bronze
Invesco BulletShares 2025 Corp Bd ETF	BSCP	
Invesco BulletShares 2025 HY Corp Bd ETF	BSJP	Bronze
Invesco BulletShares 2026 Corp Bd ETF	BSCQ	
Invesco BulletShares 2026 HY Corp Bd ETF	BSJQ	Bronze
Invesco BulletShares 2027 Corp Bd ETF	BSCR	

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

ETFs (CONT.)

NAME	TICKER	RATING
Invesco BulletShares 2027 HY Corp Bd ETF	BSJR	Bronze
Invesco BulletShares 2028 Corp Bd ETF	BSCS	
Invesco BulletShares 2028 HY Corp Bd ETF	BSJS	Bronze
Invesco BulletShares 2029 Corp Bd ETF	BSCT	
Invesco BulletShares 2029 HY Corp Bd ETF	BSJT	Bronze
Invesco BulletShares 2029 Muncpl Bd ETF	BSMT	
Invesco BulletShares 2030 Corp Bd ETF	BSCU	
Invesco BulletShares 2030 Muncpl Bd ETF	BSMU	
Invesco BulletShares 2031 Corp Bd ETF	BSCV	
Invesco BulletShares 2031 Muncpl Bd ETF	BSMV	
Invesco BulletShares 2032 Corp Bd ETF	BSCW	
Invesco BulletShares 2032 Muncpl Bd ETF	BSMW	
Invesco California AMT-Free Muni Bd ETF	PWZ	Bronze
Invesco CcyShrs® Australian Dllr Trust	FXA	
Invesco CcyShrs® British Pound Stlg	FXB	
Invesco China Technology ETF	CQQQ	Bronze
Invesco CurrencyShares® Canadian FXC Dollar		
Invesco CurrencyShares® Euro Currency	FXE	
Invesco CurrencyShares® Japanese Yen	FXY	
Invesco CurrencyShares® Swiss Franc	FXF	
Invesco Dividend Achievers™ ETF	PFM	Silver
Invesco Dorsey Wright Energy MomentumETF	PXI	Silver
Invesco Dorsey Wright Financial Momt ETF	PFI	Silver
Invesco Dorsey Wright Healthcare MomtETF	PTH	Silver
Invesco Dorsey Wright IndustrialsMomtETF	PRN	Bronze
Invesco Dorsey Wright SmallCap Momt ETF	DWAS	Silver

Invesco Dorsey Wright Technology MomtETF	PTF	Silver
Invesco Dow Jones Industrial Avg Div ETF	DJD	Bronze
Invesco DW Emerging Markets Momt ETF	PIE	Bronze
Invesco Energy Exploration & Prod ETF	PXE	Silver
Invesco Equal Weight 0-30 Years Trs GOVI ETF		Bronze
Invesco Food & Beverage ETF	PBJ	Bronze
Invesco FTSE RAFI Dev Mkts ex-US ETF	PXF	Silver
Invesco FTSE RAFI Emerging Markets ETF	PXH	Silver
Invesco FTSE RAFI US 1000 ETF	PRF	Silver
Invesco FTSE RAFI US 1500 Small-Mid ETF	PRFZ	Silver
Invesco Global Clean Energy ETF	PBD	Bronze
Invesco Golden Dragon China ETF	PGJ	Bronze
Invesco India ETF	PIN	Gold
Invesco International Corporate Bond ETF	PICB	Bronze
Invesco International Div Achiev ETF	PID	Gold
Invesco Intl BuyBack Achiev™ ETF	IPKW	Silver
Invesco KBW Property & Casualty Ins ETF	KBWP	Bronze
Invesco Large Cap Value ETF	PWV	Silver
Invesco MSCI USA ETF	PBUS	Silver
Invesco NASDAQ Next Gen 100 ETF	QQQJ	Bronze
Invesco National AMT-Free Muni Bd ETF	PZA	Bronze
Invesco New York AMT-Free Muni Bd ETF	PZT	Bronze
Invesco PHLX Semiconductor ETF	SOXQ	Bronze
Invesco RAFI™ Strategic US ETF	IUS	Silver
Invesco Russell 1000® Dynamic Mltfct ETF	OMFL	Silver
Invesco Russell 2000® Dynamic Mltfct ETF	OMFS	Silver
Invesco S&P 100 Equal Weight ETF	EQWL	Gold
Invesco S&P 500 GARP ETF	SPGP	Silver
Invesco S&P 500 QVM Multi-factor ETF	QVML	Bronze
Invesco S&P 500 Revenue ETF	RWL	Silver
Invesco S&P 500® Equal Weight Energy ETF	RSPG	Silver

Invesco S&P 500® Equal Weight Fincl ETF	RSPF	Gold
Invesco S&P 500® Equal Weight Matrls ETF	RSPM	Silver
Invesco S&P 500® Equal Weight Utilts ETF	RSPU	Gold
Invesco S&P 500® Equal Wt Hlth Care ETF	RSPH	Silver
Invesco S&P 500® Equal Wt Indls ETF	RSPN	Gold
Invesco S&P 500® Equal Wt Real Estt ETF	RSPR	Silver
Invesco S&P 500® High Beta ETF	SPHB	Silver
Invesco S&P 500® Momentum ETF	SPMO	Bronze
Invesco S&P 500® Quality ETF	SPHQ	Silver
Invesco S&P 500® Top 50 ETF	XLG	Bronze
Invesco S&P Emerging Markets Low Vol ETF	EELV	Silver
Invesco S&P Global Water ETF	CGW	Bronze
Invesco S&P International Dev Momt ETF	IDMO	Silver
Invesco S&P International Dev Qual ETF	IDHQ	Silver
Invesco S&P MidCap 400 QVM Mlt-fctr ETF	QVMM	Silver
Invesco S&P MidCap 400 Revenue ETF	RWK	Silver
Invesco S&P MidCap 400® Pure Value ETF	RFV	Silver
Invesco S&P MidCap Momentum ETF	XMMO	Silver
Invesco S&P MidCap Quality ETF	XMHQ	Silver
Invesco S&P MidCap Value with Momt ETF	XMVM	Silver
Invesco S&P SmallCap 600 Revenue ETF	RWJ	Silver
Invesco S&P SmallCap Consumer Stapl ETF	PSCC	Silver
Invesco S&P SmallCap Industrials ETF	PSCI	Silver
Invesco S&P SmallCap Momentum ETF	XSMO	Silver
Invesco S&P SmallCap Quality ETF	XSHQ	Silver
Invesco S&P SmallCap Value with Momt ETF	XSVM	Silver
Invesco S&P SmallCp 600 QVM Mlt-fctr ETF	QVMS	Bronze
Invesco Semiconductors ETF	PSI	Silver
Invesco Short Term Treasury ETF	TBLT	Bronze

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

ETFs (CONT.)

NAME	TICKER	RATING
Invesco Solar ETF	TAN	
Invesco Variable Rate Preferred ETF	VRP	Bronze
Invesco Water Resources ETF	PHO	Bronze
IQ Candriam International Equity ETF	IQSI	Bronze
IQ Candriam U.S. Large Cap Equity ETF	IQSU	Bronze
IQ Candriam U.S. Mid Cap Equity ETF	IQSM	Bronze
IQ FTSE International Eq Ccy Netrl ETF	HFXT	Silver
iShares 0-5 Year High Yield Corp Bd ETF	SHYG	Gold
iShares 0-5 Year Invmt Grade Corp Bd ETF	SLQD	Silver
iShares 0-5 Year TIPS Bond ETF	STIP	Gold
iShares 1-3 Year Treasury Bond ETF	SHY	Bronze
iShares 1-5 Year invmt Grd Corp Bd ETF	IGSB	Silver
iShares 10-20 Year Treasury Bond ETF	TLH	Bronze
iShares 10+ Year Invmt Grd Corp Bd ETF	IGLB	Silver
iShares 20+ Year Treasury Bond ETF	TLT	Bronze
iShares 20+ Year Trs Bd Buywrt Stgy ETF	TLTW	Bronze
iShares 3-7 Year Treasury Bond ETF	IEI	Silver
iShares 5-10 Year invmt Grd Corp Bd ETF	IGIB	Silver
iShares 7-10 Year Treasury Bond ETF	IEF	Bronze
iShares Agency Bond ETF	AGZ	Bronze
iShares BB Rated Corporate Bond ETF	HYBB	Silver
iShares Biotechnology ETF	IBB	Bronze
iShares Bloomberg Roll Sel Brd Cmdty ETF	CMDY	Gold
iShares Broad USD High Yield Corp Bd ETF	USHY	Bronze
iShares Broad USD Invmt Grd Corp Bd ETF	USIG	Silver
iShares California Muni Bond ETF	CMF	Gold
iShares Cohen & Steers REIT ETF	ICF	Silver
iShares Convertible Bond ETF	ICVT	Gold
iShares Core 10+ Year USD Bond ETF	ILTB	Bronze

iShares Core 5-10 Year USD Bond ETF	IMTB	Silver
iShares Core Aggressive Allocation ETF	AOA	Gold
iShares Core Conservative Allocation ETF	AOK	Bronze
iShares Core Dividend ETF	DIVB	Gold
iShares Core Dividend Growth ETF	DGRO	Gold
iShares Core Growth Allocation ETF	AOR	Silver
iShares Core High Dividend ETF	HDV	Bronze
iShares Core International Aggt Bd ETF	IAGG	Bronze
iShares Core Moderate Allocation ETF	AOM	Gold
iShares Core MSCI Europe ETF	IEUR	Silver
iShares Core S&P 500 ETF	IVV	Gold
iShares Core S&P Mid-Cap ETF	IJH	Silver
iShares Core S&P Small-Cap ETF	IJR	Silver
iShares Core S&P Total US Stock Mkt ETF	ITOT	Gold
iShares Core S&P US Growth ETF	IUSG	Silver
iShares Core S&P US Value ETF	IUSV	Silver
iShares Core Total USD Bond Market ETF	IUSB	Gold
iShares Core US Aggregate Bond ETF	AGG	Gold
iShares Core US REIT ETF	USRT	Bronze
iShares Currency Hedged MSCI EAFE ETF	HEFA	Bronze
iShares Cybersecurity and Tech ETF	IHAK	Silver
iShares Dow Jones US ETF	IYY	Silver
iShares ESG 1-5 Year USD Corp Bd ETF	SUSB	Bronze
iShares ESG Advanced Hi Yld Corp Bd ETF	HYXF	Bronze
iShares ESG Advanced Ttl USD Bd Mrkt ETF	EUSB	Bronze
iShares ESG Aware MSCI USA ETF	ESGU	Silver
iShares ESG Aware MSCI USA Small-Cap ETF	ESML	Silver
iShares ESG MSCI USA Leaders ETF	SUSL	Silver
iShares ESG U.S. Aggregate Bond ETF	EAGG	Silver
iShares ESG USD Corporate Bond ETF	SUSC	Bronze
iShares Expanded Tech Sector ETF	IGM	Silver

iShares Expanded Tech-Software Sect ETF	IGV	Silver
iShares Exponential Technologies ETF	XT	
iShares Fallen Angels USD Bond ETF	FALN	Gold
iShares Floating Rate Bond ETF	FLOT	Gold
iShares Genomics Immnlgy & Hlthcr ETF	IDNA	Silver
iShares Global Clean Energy ETF	ICLN	
iShares Global Comm Services ETF	IXP	Bronze
iShares Global Consumer Discr ETF	RXI	Bronze
iShares Global Consumer Staples ETF	KXI	Bronze
iShares Global Energy ETF	IXC	Silver
iShares Global Equity Factor ETF	GLOF	Bronze
iShares Global Financials ETF	IXG	Bronze
iShares Global Healthcare ETF	IXJ	Silver
iShares Global Industrials ETF	EXI	Bronze
iShares Global Infrastructure ETF	IGF	Bronze
iShares Global Materials ETF	MXI	Silver
iShares Global REIT ETF	REET	Gold
iShares Global Tech ETF	IXN	Silver
iShares Global Timber & Forestry ETF	WOOD	Bronze
iShares Global Utilities ETF	JXI	Bronze
iShares Gold Trust	IAU	
iShares Government/Credit Bond ETF	GBF	Bronze
iShares GSCI Cmd Dyn Roll Stgy ETF	COMT	Gold
iShares High Yield Systematic Bond ETF	HYDB	Gold
iShares iBonds 2024 Term HY and Inc ETF	IBHD	Silver
iShares iBonds 2025 Term HY and Inc ETF	IBHE	Silver
iShares iBonds 2026 Term HY & Inc ETF	IBHF	Silver
iShares iBonds 2028 Term HY & Inc ETF	IBHH	Silver
iShares iBonds Dec 2024 Term Corp ETF	IBDP	
iShares iBonds Dec 2024 Term Muni Bond	IBMM	
iShares iBonds Dec 2024 Term Tr ETF	IBTE	
iShares iBonds Dec 2025 Term Corp ETF	IBDQ	

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

ETFs (CONT.)

NAME	TICKER	RATING
iShares iBonds Dec 2025 Term Muni Bd ETF	IBMN	
iShares iBonds Dec 2025 Term Tr ETF	IBTF	
iShares iBonds Dec 2026 Term Corp ETF	IBDR	
iShares iBonds Dec 2026 Term Muni Bd ETF	IBMO	
iShares iBonds Dec 2026 Term Tr ETF	IBTG	
iShares iBonds Dec 2027 Term Corp ETF	IBDS	
iShares iBonds Dec 2027 Term Muni Bd ETF	IBMP	
iShares iBonds Dec 2027 Term Tr ETF	IBTH	
iShares iBonds Dec 2028 Term Corp ETF	IBDT	
iShares iBonds Dec 2028 Term Muni Bd ETF	IBMQ	
iShares iBonds Dec 2028 Term Tr ETF	IBTI	
iShares iBonds Dec 2029 Term Corp ETF	IBDU	
iShares iBonds Dec 2029 Term Tr ETF	IBTJ	
iShares iBonds Dec 2030 Term Corp ETF	IBDV	
iShares iBonds Dec 2030 Term Trsry ETF	IBTK	
iShares iBonds Dec 2031 Term Corp ETF	IBDW	
iShares iBonds Dec 2031 Term Tr ETF	IBTL	
iShares iBonds Dec 2032 Term Corp ETF	IBDX	
iShares iBonds Dec 2032 Term Trs ETF	IBTM	
iShares India 50 ETF	INDY	Bronze
iShares Interest Rate Hdg Hi Yld Bd ETF	HYGH	Gold
iShares Interest Rate Hdg L/T Corp BdETF	IGBH	Silver
iShares Interest Rate Hedged Corp Bd ETF	LQDH	Silver
iShares International Dividend Gr ETF	IGRO	Gold
iShares International Equity Factor ETF	INTF	Bronze
iShares International Select Div ETF	IDV	Silver
iShares Investment Grade Systmtc Bd ETF	IGEB	Gold

iShares Invm Grd Crp Bd Buywrt Sty ETF	LQDW	Silver
iShares J.P. Morgan EM High Yld Bd ETF	EMHY	
iShares JP Morgan EM Corporate Bond ETF	CEMB	Silver
iShares JP Morgan USD Em Mkts Bd ETF	EMB	Bronze
iShares Latin America 40 ETF	ILF	Bronze
iShares MBS ETF	MBB	Bronze
iShares Morningstar Growth ETF	ILCG	Gold
iShares Morningstar Mid-Cap ETF	IMCB	Gold
iShares Morningstar Mid-Cap Growth ETF	IMCG	Gold
iShares Morningstar Mid-Cap Value ETF	IMCV	Silver
iShares Morningstar Multi-Asset Inc IYLD ETF		Bronze
iShares Morningstar Small-Cap ETF	ISCB	Bronze
iShares Morningstar Small-Cap Growth ETF	ISCG	Silver
iShares Morningstar Small-Cap Value ETF	ISCV	Silver
iShares Morningstar U.S. Equity ETF	ILCB	Gold
iShares Morningstar Value ETF	ILCV	Gold
iShares MSCI ACWI ETF	ACWI	Bronze
iShares MSCI ACWI Low Carbon Target ETF	CRBN	Silver
iShares MSCI Agriculture Producers ETF	VEGI	Silver
iShares MSCI Austria ETF	EWO	
iShares MSCI Canada ETF	EWC	
iShares MSCI China A ETF	CNYA	Gold
iShares MSCI EAFE Min Vol Factor ETF	EFAV	Silver
iShares MSCI Emerg Mkts Min Vol Fctr ETF	EEMV	Silver
iShares MSCI Emerging Markets Asia ETF	EEMA	Bronze
iShares MSCI Emerging Markets Sm-Cp ETF	EEMS	Silver
iShares MSCI Europe Small-Cap ETF	IEUS	Bronze
iShares MSCI Global Energy Producers ETF	FILL	Silver
iShares MSCI Global Gold Miners ETF	RING	Gold
iShares MSCI Global Min Vol Factor ETF	ACWV	Silver
iShares MSCI Global Mtls&Mng Prdcrs ETF	PICK	Silver

iShares MSCI Global Silver&Mtls Mnrs ETF	SLVP	Bronze
iShares MSCI Global Sust Dev Goals ETF	SDG	Bronze
iShares MSCI India Small-Cap ETF	SMIN	Gold
iShares MSCI Indonesia ETF	EIDO	
iShares MSCI Intl Small-Cap Mltfct ETF	ISCF	Gold
iShares MSCI Ireland ETF	EIRL	
iShares MSCI KLD 400 Social ETF	DSI	Bronze
iShares MSCI Kokusai ETF	TOK	Bronze
iShares MSCI Malaysia ETF	EWM	
iShares MSCI New Zealand ETF	ENZL	
iShares MSCI Peru ETF	EPU	
iShares MSCI Philippines ETF	EPHE	
iShares MSCI Qatar ETF	QAT	
iShares MSCI Saudi Arabia ETF	KSA	
iShares MSCI Singapore ETF	EWS	
iShares MSCI Spain ETF	EWP	
iShares MSCI Switzerland ETF	EWL	
iShares MSCI Thailand ETF	THD	
iShares MSCI Turkey ETF	TUR	
iShares MSCI United Kingdom ETF	EWU	
iShares MSCI USA ESG Select ETF	SUSA	Bronze
iShares MSCI USA Min Vol Factor ETF	USMV	Silver
iShares MSCI USA Momentum Factor ETF	MTUM	Bronze
iShares MSCI USA Quality Factor ETF	QUAL	Silver
iShares MSCI USA Size Factor ETF	SIZE	Bronze
iShares MSCI USA Sm-Cp Min Vol Fctr ETF	SMMV	Bronze
iShares MSCI USA Value Factor ETF	VLUE	Silver
iShares MSCI World ETF	URTH	Bronze
iShares National Muni Bond ETF	MUB	Silver
iShares New York Muni Bond ETF	NYF	Gold
iShares North American Natural Res ETF	IGE	Gold
iShares Paris-Aligned Clmt MSCI USA ETF	PABU	Gold
iShares Preferred&Income Securities ETF	PFF	Gold
iShares Residential & Multisector RE ETF	REZ	Bronze

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

ETFs (CONT.)

NAME	TICKER	RATING
iShares Russell 1000 ETF	IWB	Silver
iShares Russell 1000 Growth ETF	IWF	Silver
iShares Russell 1000 Value ETF	IWD	Silver
iShares Russell 2000 ETF	IWM	Bronze
iShares Russell 2500 ETF	SMMMD	Gold
iShares Russell 3000 ETF	IWV	Bronze
iShares Russell Mid-Cap ETF	IWR	Silver
iShares Russell Mid-Cap Growth ETF	IWP	Bronze
iShares Russell Mid-Cap Value ETF	IWS	Bronze
iShares Russell Top 200 ETF	IWL	Silver
iShares Russell Top 200 Growth ETF	IWY	Silver
iShares Russell Top 200 Value ETF	IWX	Bronze
iShares S&P 100 ETF	OEF	Silver
iShares S&P 500 Growth ETF	IVV	Silver
iShares S&P 500 Value ETF	IVE	Silver
iShares S&P Mid-Cap 400 Growth ETF	IJK	Silver
iShares S&P Mid-Cap 400 Value ETF	IJJ	Bronze
iShares S&P Small-Cap 600 Growth ETF	IJT	Bronze
iShares S&P Small-Cap 600 Value ETF	IJS	Bronze
iShares Select Dividend ETF	DVY	Silver
iShares Semiconductor ETF	SOXX	Silver
iShares Short-Term National Muni Bd ETF	SUB	Silver
iShares Silver Trust	SLV	
iShares TIPS Bond ETF	TIP	Bronze
iShares Transportation Average ETF	IYT	Bronze
iShares Treasury Floating Rate Bond ETF	TFLO	Bronze
iShares U.S. Equity Factor ETF	LRGF	Bronze
iShares U.S. Fixed Inc Bal Rsk Sysmc ETF	FIBR	Silver
iShares U.S. Small-Cap Eq Fac ETF	SMLF	Gold
iShares US Aerospace & Defense ETF	ITA	Silver
iShares US Basic Materials ETF	IYM	Silver
iShares US Broker-Dealers&Secs Exchs ETF	IAI	Silver
iShares US Consumer Discretionary ETF	IYC	Bronze

iShares US Consumer Staples ETF	IYK	Bronze
iShares US Energy ETF	IYE	Silver
iShares US Financial Services ETF	IYG	Silver
iShares US Financials ETF	IYF	Silver
iShares US Healthcare ETF	IYH	Silver
iShares US Healthcare Providers ETF	IHF	Silver
iShares US Home Construction ETF	ITB	Silver
iShares US Industrials ETF	IYJ	Silver
iShares US Infrastructure ETF	IFRA	Gold
iShares US Insurance ETF	IAK	Silver
iShares US Medical Devices ETF	IHI	Bronze
iShares US Oil & Gas Explor & Prod ETF	IEO	Silver
iShares US Oil Equipment & Services ETF	IEZ	Bronze
iShares US Pharmaceuticals ETF	IHE	Bronze
iShares US Real Estate ETF	IYR	Silver
iShares US Regional Banks ETF	IAT	Bronze
iShares US Small Cap Value Factor ETF	SVALL	Gold
iShares US Tech Breakthrough Mltsctr ETF	TECB	Gold
iShares US Technology ETF	IYW	Silver
iShares US Treasury Bond ETF	GOVT	Silver
iShares US Utilities ETF	IDU	Bronze
iShares Yield Optimized Bond ETF	BYLD	Gold
iShares® 0-3 Month Treasury Bond ETF	SGOV	Silver
iShares® ESG Advanced MSCI USA ETF	USXF	Gold
iShares® ESG Screened S&P 500 ETF	XVW	Silver
iShares® ESG Screened S&P Mid-Cap ETF	XJH	Silver
iShares® ESG Screened S&P Small-Cap ETF	XJR	Gold
iShares® Gold Trust Micro	IAUM	
iShares® iBonds® 2027 Term HY & Inc ETF	IBHG	Silver
iShares® MSCI Kuwait ETF	KWT	
Janus Henderson Small Cap Gr Alpha ETF	JSML	Silver
JHancock Multifactor Developed Intl ETF	JHMD	Gold
JHancock Multifactor Em Mkts ETF	JHEM	Silver
JHancock Multifactor Large Cap ETF	JHML	Silver

JHancock Multifactor Mid Cap ETF	JHMM	Silver
JHancock Multifactor Small Cap ETF	JHSC	Silver
JPMorgan BetaBuilders \$ HY Corp Bnd ETF	BBHY	Bronze
JPMorgan BetaBuilders Europe ETF	BBEU	Bronze
JPMorgan BetaBuilders MSCI US REIT ETF	BBRE	Silver
JPMorgan BetaBuilders US Aggt Bond ETF	BBAG	Silver
JPMorgan BetaBuilders US Equity ETF	BBUS	Silver
JPMorgan BetaBuilders US Mid Cap Eq ETF	BBMC	Silver
JPMorgan BetaBuilders US Sml Cp Eq ETF	BBSC	Gold
JPMorgan Divers Ret US Mid Cp Eq ETF	JPME	Gold
JPMorgan Divers Ret US Small Cap Eq ETF	JPSE	Gold
JPMorgan Diversified Return EMkts Eq ETF	JPEM	Gold
JPMorgan US Momentum Factor ETF	JMOM	Bronze
JPMorgan US Quality Factor ETF	JQUA	Gold
JPMorgan US Value Factor ETF	JVAL	Gold
JPMorgan USD Emerging Mkts Svr Bd ETF	JPMB	Gold
KraneShares California Carbon Allw ETF	KCCA	
KraneShares Global Carbon ETF	KRBN	
Materials Select Sector SPDR® ETF	XLB	Bronze
Monarch Blue Chips Core ETF	MBCC	Bronze
Motley Fool 100 ETF	TMFC	Silver
Nuveen ESG Emerging Markets Equity ETF	NUEM	Silver
Nuveen ESG High Yield Corporate Bd ETF	NUHY	Silver
Nuveen ESG Intl Dev Mkts Eq ETF	NUDM	Bronze
Nuveen ESG Large-Cap Growth ETF	NULG	Silver
Nuveen ESG Mid-Cap Growth ETF	NUMG	Silver
Nuveen ESG Small-Cap ETF	NUSC	Silver
Pacer Benchmark Data&Infras RE SCTR ETF	SRVR	Bronze
Pacer Benchmark Industrial RE SCTR ETF	INDS	Bronze

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

ETFs (CONT.)

NAME	TICKER	RATING
Pacer Cash Cows Fund of Funds ETF	HERD	Bronze
Pacer Dev Mkts Intl Csh Cows 100 ETF	ICOW	Silver
Pacer Emerging Markets Cash Cows 100 ETF	ECOW	Gold
Pacer Lunt Large Cap Alternator ETF	ALTL	Silver
Pacer Lunt Large Cap Mlt Ftr Alt ETF	PALC	Gold
Pacer Lunt MidCap Multi-Factor Alt ETF	PAMC	Gold
Pacer Metaurus US Lg Cp Dvd Mltp 400 ETF	QDPL	Bronze
Pacer Trendpilot Fund of Funds ETF	TRND	Gold
Pacer Trendpilot International ETF	PTIN	Silver
Pacer Trendpilot™ 100 ETF	PTNQ	Silver
Pacer Trendpilot™ US Large Cap ETF	PTLC	Bronze
Pacer US Cash Cows 100 ETF	COWZ	Silver
Pacer US Export Leaders ETF	PEXL	Silver
Pacer US Large Cp CA Cows Gr Ldrs ETF	COWG	Bronze
Pacer US Small Cap Cash Cows 100 ETF	CALF	Bronze
PIMCO 0-5 Year High Yield Corp Bd ETF	HYS	Gold
PIMCO 1-5 Year US TIPS Index ETF	STPZ	Bronze
PIMCO 15+ Year US TIPS ETF	LTPZ	Bronze
PIMCO Broad US TIPS ETF	TIPZ	Bronze
PIMCO Investment Grade Corporate Bd ETF	CORP	Bronze
PIMCO RAFI Dyn Mlt-Fctr Emrg Mkts Eq ETF	MFEM	Gold
PIMCO RAFI Dyn Multi-Factor US Eq ETF	MFUS	Silver
ProShares DJ Brookfield Global Infrs	TOLZ	Bronze
ProShares High Yield—Interest Rate Hdgd	HYHG	Bronze
ProShares Investment Grade—Intr Rt Hdgd	IGHG	Bronze
ProShares K-1 Free Crude Oil Strategy	OILK	
ProShares Pet Care ETF	PAWZ	
ProShares S&P 500 Dividend Aristocrats	NOBL	Bronze
ProShares S&P 500® ex-Financials	SPXN	Bronze

Real Estate Select Sector SPDR®	XLRE	Bronze
Robo Global® Hlthcare Tech & Innovt ETF	HTEC	Bronze
Roundhill Ball Metaverse ETF	METV	Bronze
Schwab 1-5 Year Corporate Bond ETF	SCHJ	Silver
Schwab 1000 ETF	SCHK	Silver
Schwab 5-10 Year Corp Bd ETF	SCHI	Silver
Schwab Emerging Markets Equity ETF™	SCHE	Bronze
Schwab Fundamental Intl Lg Co ETF	FNDF	Silver
Schwab Fundamental US Broad Market ETF	FNDB	Silver
Schwab Fundamental US Large Company ETF	FNDX	Silver
Schwab Fundamental US Small Company ETF	FNDA	Silver
Schwab Intermediate-Term US Trs ETF™	SCHR	Silver
Schwab International Dividend Equity ETF	SCHY	Silver
Schwab International Equity ETF™	SCHF	Silver
Schwab International Small-Cap Eq ETF™	SCHC	Silver
Schwab Municipal Bond ETF	SCMB	Silver
Schwab Short-Term US Treasury ETF™	SCHO	Gold
Schwab US Aggregate Bond ETF™	SCHZ	Silver
Schwab US Broad Market ETF™	SCHB	Gold
Schwab US Dividend Equity ETF™	SCHD	Gold
Schwab US Large-Cap ETF™	SCHX	Gold
Schwab US Large-Cap Growth ETF™	SCHG	Silver
Schwab US Large-Cap Value ETF™	SCHV	Silver
Schwab US Mid-Cap ETF™	SCHM	Silver
Schwab US REIT ETF™	SCHH	Silver
Schwab US Small-Cap ETF™	SCHA	Silver
Schwab US TIPS ETF™	SCHP	Gold
SoFi Next 500 ETF	SFYX	Silver
SoFi Select 500 ETF	SFY	Silver
SP Funds Dow Jones Global Sukuk ETF	SPSK	Bronze
SP Funds S&P Global REIT Sharia ETF	SPRE	Bronze
SPDR MarketAxess Inv Grd 400 Corp Bd ETF	LQIG	Gold
SPDR S&P® North American Natural Res ETF	NANR	Gold

SPDR® Blmbg 1-10 Year TIPS ETF	TIPX	Bronze
SPDR® Blmbg 1-3 Mth T-Bill ETF	BIL	Bronze
SPDR® Blmbg Convert Secs ETF	CWB	Bronze
SPDR® Blmbg Em Mkts Lcl Bd ETF	EBND	Bronze
SPDR® Blmbg Intl Corp Bd ETF	IBND	Bronze
SPDR® Blmbg Inv Grd Flt Rt ETF	FLRN	Gold
SPDR® Blmbg ST HY Bd ETF	SJNK	Gold
SPDR® Bloomberg EM USD Bd ETF	EMHC	Silver
SPDR® Dow Jones Global Real Estate ETF	RWO	Bronze
SPDR® FTSE Intl Govt Infl-Protcd Bd ETF	WIP	Gold
SPDR® Global Dow ETF	DGT	Gold
SPDR® Gold MiniShares	GLDM	
SPDR® Gold Shares	GLD	
SPDR® Kensho Clean Power ETF	CNRG	Silver
SPDR® MSCI ACWI Climate Paris AlignedETF	NZAC	Silver
SPDR® MSCI ACWI ex-US ETF	CWI	Bronze
SPDR® MSCI EAFE Fssl Ful Free RsrvETF	EFAX	Silver
SPDR® MSCI EAFE StrategicFactors ETF	QEFA	Silver
SPDR® MSCI Em Mkts Fssl Ful Free RsrvETF	EEMX	Silver
SPDR® MSCI USA StrategicFactors ETF	QUS	Silver
SPDR® MSCI World StrategicFactors ETF	QWLD	Silver
SPDR® Nuveen Blmbg ST MunBd ETF	SHM	Bronze
SPDR® NYSE Technology ETF	XNTK	Gold
SPDR® Port S&P 1500 Comps Stk Mkt ETF	SPTM	Gold
SPDR® Portfolio Aggregate Bond ETF	SPAB	Silver
SPDR® Portfolio Corporate Bond ETF	SPBO	Silver
SPDR® Portfolio Developed Wld ex-US ETF	SPDW	Silver
SPDR® Portfolio Emerging Markets ETF	SPEM	Gold
SPDR® Portfolio Europe ETF	SPEU	Silver
SPDR® Portfolio High Yield Bond ETF	SPHY	Bronze
SPDR® Portfolio Interm Term Corp Bd ETF	SPIB	Silver

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

ETFs (CONT.)

NAME	TICKER	RATING
SPDR® Portfolio Intmdt Term Trs ETF	SPTI	Silver
SPDR® Portfolio Mortgage Backed Bond ETF	SPMB	Bronze
SPDR® Portfolio MSCI Global Stk Mkt ETF	SPGM	Silver
SPDR® Portfolio S&P 400 Mid Cap ETF	SPMD	Gold
SPDR® Portfolio S&P 500 ETF	SPLG	Gold
SPDR® Portfolio S&P 500 Growth ETF	SPYG	Silver
SPDR® Portfolio S&P 500 High Div ETF	SPYD	Bronze
SPDR® Portfolio S&P 500 Value ETF	SPYV	Silver
SPDR® Portfolio S&P 600 Sm Cap ETF	SPSM	Silver
SPDR® Portfolio Short Term Corp Bd ETF	SPSB	Gold
SPDR® Portfolio Short Term Treasury ETF	SPTS	Gold
SPDR® Portfolio TIPS ETF	SPIP	Bronze
SPDR® Russell 1000 Low Vol Foc ETF	ONEV	Gold
SPDR® Russell 1000 Momentum Focus ETF	ONEO	Gold
SPDR® Russell 1000® Yield Focus ETF	ONEY	Silver
SPDR® S&P 1500 Momentum Tilt ETF	MMTM	Gold
SPDR® S&P 1500 Value Tilt ETF	VLU	Gold
SPDR® S&P 400 Mid Cap Growth ETF	MDYG	Silver
SPDR® S&P 400 Mid Cap Value ETF	MDYV	Bronze
SPDR® S&P 500 ETF Trust	SPY	Silver
SPDR® S&P 500 Fossil Fuel Rsrv Free ETF	SPYX	Silver
SPDR® S&P 500® ESG ETF	EFIV	Silver
SPDR® S&P 600 Small Cap Growth ETF	SLYG	Bronze
SPDR® S&P 600 Small Cap Value ETF	SLYV	Bronze
SPDR® S&P Aerospace & Defense ETF	XAR	Silver
SPDR® S&P Biotech ETF	XBI	Bronze
SPDR® S&P Capital Markets ETF	KCE	Silver
SPDR® S&P China ETF	GXC	Gold
SPDR® S&P Dividend ETF	SDY	Silver

SPDR® S&P Emerging Markets Dividend ETF	EDIV	Gold
SPDR® S&P Emerging Markets Small Cap ETF	EWX	Bronze
SPDR® S&P Global Dividend ETF	WDIV	Bronze
SPDR® S&P Global Infrastructure ETF	GII	Bronze
SPDR® S&P Global Natural Resources ETF	GNR	Bronze
SPDR® S&P Health Care Equipment ETF	XHE	Bronze
SPDR® S&P Health Care Services ETF	XHS	Bronze
SPDR® S&P Homebuilders ETF	XHB	Silver
SPDR® S&P Insurance ETF	KIE	Silver
SPDR® S&P Kensho Future Security ETF	FITE	Bronze
SPDR® S&P Kensho New Economies Comps ETF	KOMP	Bronze
SPDR® S&P Metals and Mining ETF	XME	Silver
SPDR® S&P MIDCAP 400 ETF Trust	MDY	Silver
SPDR® S&P Oil & Gas Explor & Prodn ETF	XOP	Silver
SPDR® S&P Pharmaceuticals ETF	XPH	Bronze
SPDR® S&P Regional Banking ETF	KRE	Silver
SPDR® S&P Retail ETF	XRT	Gold
SPDR® S&P Telecom ETF	XTL	Bronze
SPDR® SSGA US Large Cap Low Volatil ETF	LGLV	Silver
SPDR® SSGA US Small Cap Low Volatil ETF	SMLV	Silver
SRH U.S. Quality ETF	SRHQ	Silver
Strategy Shares Nasdaq 7 Handl™ ETF	HNDL	Bronze
Strive 1000 Growth ETF	STXG	Silver
Strive 500 ETF	STRV	Bronze
Strive Emerging Markets Ex-China ETF	STXE	Bronze
Strive U.S. Energy ETF	DRLL	Bronze
Strive U.S. Semiconductor ETF	SHOC	Bronze
Syntax Stratified LargeCap ETF	SSPY	Silver
TCW Transform 500 ETF	VOTE	Bronze
Technology Select Sector SPDR® ETF	XLK	Silver
US Global GO GOLD and Prec Mtl Mnrs ETF	GOAU	Bronze
US Treasury 10 Year Note ETF	UTEN	Bronze
US Treasury 12 Month Bill ETF	OBIL	Bronze
US Treasury 2 Year Note ETF	UTWO	Bronze

US Treasury 3 Month Bill ETF	TBIL	Bronze
US Treasury 6 Month Bill ETF	XBIL	Bronze
US Vegan Climate ETF	VEGN	Bronze
Utilities Select Sector SPDR® ETF	XLU	Bronze
VanEck EM High Yield Bond ETF	HYEM	Bronze
VanEck Environmental Svcs ETF	EVX	Bronze
VanEck Fallen Angel HiYld Bd ETF	ANGL	Silver
VanEck Gold Miners ETF	GDX	Silver
VanEck Green Bond ETF	GRNB	Silver
VanEck IG Floating Rate ETF	FLTR	Bronze
VanEck Intermediate Muni ETF	ITM	Bronze
VanEck Israel ETF	ISRA	
VanEck JPMorgan EMLcl Ccy Bd ETF	EMLC	Bronze
VanEck Low Carbon Energy ETF	SMOG	
VanEck Morningstar SMID Moat ETF	SMOT	Silver
VanEck Morningstar Wide Moat ETF	MOAT	Silver
VanEck Natural Resources ETF	HAP	Bronze
VanEck Pharmaceutical ETF	PPH	Bronze
VanEck Pref Secs ex Fincls ETF	PFXF	Bronze
VanEck Retail ETF	RTH	Silver
VanEck Semiconductor ETF	SMH	Silver
VanEck Short Muni ETF	SMB	Bronze
VanEck Social Sentiment ETF	BUZZ	Bronze
VanEck Steel ETF	SLX	Bronze
VanEck Uranium+Nuclear Engy ETF	NLR	
VanEck Vietnam ETF	VNM	
Vanguard Communication Services ETF	VOX	Gold
Vanguard Consumer Discretionary ETF	VCR	Gold
Vanguard Consumer Staples ETF	VDC	Gold
Vanguard Dividend Appreciation ETF	VIG	Gold
Vanguard Emerging Mkts Govt Bd ETF	VWOB	Gold
Vanguard Energy ETF	VDE	Gold
Vanguard ESG US Corporate Bond ETF	VCEB	Gold
Vanguard ESG US Stock ETF	ESGV	Silver
Vanguard Extended Market ETF	VXF	Bronze
Vanguard Financials ETF	VFH	Gold

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

ETFs (CONT.)

NAME	TICKER	RATING
Vanguard FTSE All-Wld ex-US SmCp ETF	VSS	Gold
Vanguard FTSE Europe ETF	VGK	Gold
Vanguard Global ex-US Real Est ETF	VNQI	Bronze
Vanguard Growth ETF	VUG	Gold
Vanguard Health Care ETF	VHT	Gold
Vanguard High Dividend Yield ETF	VYM	Gold
Vanguard Industrials ETF	VIS	Gold
Vanguard Information Technology ETF	VGIT	Gold
Vanguard Interm-Term Bond ETF	BIV	Gold
Vanguard Interm-Term Corp Bd ETF	VCIT	Gold
Vanguard Intl Div Apprec ETF	VIGI	Gold
Vanguard Intl Hi Div Yld Idx ETF	VYMI	Silver
Vanguard Intmdt-Term Trs ETF	VGIT	Silver
Vanguard Large-Cap ETF	VV	Gold
Vanguard Materials ETF	VAW	Gold
Vanguard Mega Cap ETF	MGC	Silver
Vanguard Mega Cap Growth ETF	MGK	Silver
Vanguard Mega Cap Value ETF	MGV	Silver
Vanguard Mid-Cap ETF	VO	Gold
Vanguard Mid-Cap Growth ETF	VOT	Silver
Vanguard Mid-Cap Value ETF	VOE	Gold
Vanguard Mortgage-Backed Secs ETF	VMBS	Gold
Vanguard Real Estate ETF	VNQ	Gold
Vanguard Russell 1000 ETF	VONE	Silver
Vanguard Russell 1000 Growth ETF	VONG	Gold
Vanguard Russell 1000 Value ETF	VONV	Silver
Vanguard Russell 2000 ETF	VTWO	Bronze
Vanguard Russell 2000 Growth ETF	VTWG	Bronze
Vanguard Russell 2000 Value ETF	VTWV	Bronze
Vanguard Russell 3000 ETF	VTHR	Silver
Vanguard S&P 500 ETF	VOO	Gold
Vanguard S&P 500 Growth ETF	VOOG	Gold
Vanguard S&P 500 Value ETF	VOOV	Silver
Vanguard S&P Mid-Cap 400 ETF	IVOO	Gold
Vanguard S&P Mid-Cap 400 Growth ETF	IVOG	Silver

Vanguard S&P Mid-Cap 400 Value ETF	IVOV	Silver
Vanguard S&P Small-Cap 600 ETF	VIOO	Silver
Vanguard S&P Small-Cap 600 Growth ETF	VIOG	Silver
Vanguard S&P Small-Cap 600 Value ETF	VIOV	Silver
Vanguard Short-Term Bond ETF	BSV	Silver
Vanguard Short-Term Corporate Bond ETF	VCSH	Gold
Vanguard Short-Term Infl-Prot Secs ETF	VTIP	Gold
Vanguard Short-Term Tax-Exmpt Bd ETF	VTES	Gold
Vanguard Short-Term Treasury ETF	VGSH	Gold
Vanguard Small-Cap ETF	VB	Gold
Vanguard Small-Cap Growth ETF	VBK	Gold
Vanguard Small-Cap Value ETF	VBR	Gold
Vanguard Tax-Exempt Bond ETF	VTEB	Gold
Vanguard Total Bond Market ETF	BND	Gold
Vanguard Total Corporate Bond ETF	VTC	Silver
Vanguard Total International Bond ETF	BNDX	Silver
Vanguard Total Stock Market ETF	VTI	Gold
Vanguard Total World Bond ETF	BNDW	Gold
Vanguard Total World Stock ETF	VT	Gold
Vanguard Utilities ETF	VPU	Gold
Vanguard Value ETF	VTV	Gold
VictoryShares US Mult-Fctr Mnmm Vltl ETF	VSMV	Silver
VictoryShares US Sm Md Cp Val Momt ETF	USVM	Silver
Vident U.S. Equity Strategy ETF	VUSE	Bronze
Virtus Terranova US Quality Momentum ETF	JOET	Silver
Wahed FTSE USA Shariah ETF	HLAL	Bronze
WisdomTree Artfcl Intlgn & Innvtn ETF	WTAI	Bronze
WisdomTree China ex-State-Owd Entpr ETF	CXSE	Silver
WisdomTree Cloud Computing ETF	WCLD	Bronze
WisdomTree Cybersecurity ETF	WCBR	Bronze
WisdomTree Dyn Ccy Hdgd Intl SmCp Eq ETF	DDL	Bronze
WisdomTree Dynamic Ccy Hdgd Intl Eq ETF	DDWM	Gold

WisdomTree Emerging Markets High Div ETF	DEM	Gold
WisdomTree Emerging Markets SmCp Div ETF	DGS	Bronze
WisdomTree EmMkts ex-Stt-Ownd EntrprsETF	XSOE	Bronze
WisdomTree Europe Quality Div Gr ETF	EUDG	Gold
WisdomTree Floating Rate Treasury ETF	USFR	Bronze
WisdomTree Global ex-US Qual Div Gr ETF	DNL	Bronze
WisdomTree India Earnings ETF	EPI	Silver
WisdomTree Interest Rt Hdg Hi Yld Bd ETF	HYZD	Gold
WisdomTree Interest RtHdgUS Aggt Bd ETF	AGZD	Gold
WisdomTree International Equity ETF	DWM	Bronze
WisdomTree International High Div ETF	DTH	Bronze
WisdomTree International LargeCp Div ETF	DOL	Bronze
WisdomTree International Qual Div Gr ETF	IQDG	Silver
WisdomTree Intl Hdgd Qual Div Gr ETF	IHDG	Bronze
WisdomTree Japan Hedged Equity ETF	DXJ	Gold
WisdomTree Japan Hedged SmallCap Eq ETF	DXJS	Bronze
WisdomTree U.S. MidCap Earnings ETF	EZM	Gold
WisdomTree U.S. Quality Growth QGRW ETF	QGRW	Gold
WisdomTree US Earnings 500 ETF	EPS	Silver
WisdomTree US High Dividend ETF	DHS	Bronze
WisdomTree US LargeCap Dividend ETF	DLN	Silver
WisdomTree US MidCap Dividend ETF	DON	Silver
WisdomTree US Multifactor Gr ETF	USMF	Silver
WisdomTree US Quality Dividend Gr ETF	DGRW	Gold
WisdomTree US Shrt-Term Corp Bd	SFIG	Gold
WisdomTree US SmallCap Dividend ETF	DES	Silver
WisdomTree US SmallCap Earnings ETF	EES	Silver
WisdomTree US SmallCap Qual Div Gr ETF	DGRS	Gold
WisdomTree US Total Dividend ETF	DTD	Gold

HEALTH SAVINGS ACCOUNT INVESTMENT LIST

ETFs (CONT.)

NAME	TICKER	RATING
WisdomTree Voya Yld Enh USD Unvsl Bd Fd	UNIY	Gold
Xtrackers EM CarbReduc&ClimtImprvs ETF	EMCR	Gold
Xtrackers MSCI All World exUS Hdq Eq ETF	DBAW	Bronze
Xtrackers MSCI EAFE Hedged Equity ETF	DBEF	Bronze
Xtrackers MSCI EAFE High Div Yld HDEF Eq ETF		Gold
Xtrackers MSCI Europe Hedged Equity ETF	DBEU	Bronze
Xtrackers MSCI Japan Hedged Equity ETF	DBJP	Silver
Xtrackers MSCI Kokusai Equity ETF	KOKU	Silver
Xtrackers MSCI USA ESG Leaders Eq ETF	USSG	Bronze
Xtrackers Municipal Infrs Rev Bd ETF	RVNU	Gold
Xtrackers Net Zero Pwy Par Alg US Eq ETF	USNZ	Silver
Xtrackers Russell 1000 US QARP ETF	QARP	Gold
Xtrackers Russell US Multifactor ETF	DEUS	Silver
Xtrackers S&P 500 ESG ETF	SNPE	Silver
Xtrackers Short Duration High Yld SHYL Bd ETF		Gold

MUTUAL FUNDS

BlackRock Equity Dividend K	MKDVX	Silver
Causeway Emerging Markets Instl	CEMIX	Bronze
Dodge & Cox Income I	DODIX	Gold
Fidelity Inv MM Treasury Instl	FRBXX	
MFS Mid Cap Growth R6	OTCKX	Silver
Parnassus Core Equity Institutional	PRILX	Gold
Tributary Small Company Instl Plus	FOSBX	Silver
Vanguard 500 Index Admiral	VFIAX	Gold
Vanguard Developed Markets Index Admiral	VTMGX	Silver
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Bronze
Vanguard LifeStrategy Cnsrv Gr Inv	VSCGX	Silver
Vanguard LifeStrategy Growth Inv	VASGX	Silver
Vanguard LifeStrategy Income Inv	VASIX	Silver
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Silver
Vanguard Mid Cap Index Admiral	VIMAX	Gold
Vanguard Short-Term Bond Index Adm	VBIRX	Silver

Vanguard Small Cap Index Adm	VSMAX	Gold
Vanguard Target Retirement 2020 Fund	VTWNX	Silver
Vanguard Target Retirement 2025 Fund	VTTVX	Silver
Vanguard Target Retirement 2030 Fund	VTHRX	Silver
Vanguard Target Retirement 2035 Fund	VTTHX	Silver
Vanguard Target Retirement 2050 Fund	VFIFX	Silver
Vanguard Target Retirement 2065 Fund	VLVXX	Silver
Vanguard Target Retirement Income Fund	VTINX	Silver
Vanguard Total Bond Market Index Adm	VBTLX	Silver
Vanguard Total Stock Mkt Idx Adm	VTSAX	Gold