

HEALTH SAVINGS ACCOUNT

Health Savings Account (HSA) Investment List

Updated Q4, 2023



The graphic features a woman with short reddish hair, wearing a light blue button-down shirt, sitting and smiling. To her right is a white rounded rectangle containing a financial dashboard. At the top of the dashboard, it says "\$2,622.35 invested" with a horizontal line below it. Below this is a line graph with a blue line showing an overall upward trend with some fluctuations. The dashboard is set against a background of a light blue circle and a teal square.



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	4
Agnico Eagle Mines Ltd	AEM	5
Air Products & Chemicals Inc	APD	4
Alamos Gold Inc Class A	AGI	4
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
Arch Resources Inc Class A	ARCH	4
Ashland Inc	ASH	3
Avantor Inc	AVTR	5
Avient Corp	AVNT	4
Axalta Coating Systems Ltd	AXTA	5
B2Gold Corp	BTG	4
Balchem Corp	BCPC	3
Barrick Gold Corp	GOLD	5
Boise Cascade Co	BCC	4
Buenaventura Mining Co Inc ADR	BVN	4
Cabot Corp	CBT	4
Caledonia Mining Corp PLC	CMCL	4
Celanese Corp Class A	CE	5
Cementos Pacasmayo SAA ADR	CPAC	3
Cemex SAB de CV ADR	CX	4
CF Industries Holdings Inc	CF	3
Chase Corp	CCF	3
Cleveland-Cliffs Inc	CLF	4
Commercial Metals Co	CMC	4
Core Molding Technologies Inc	CMT	3
Corteva Inc	CTVA	3
Dow Inc	DOW	5
DuPont de Nemours Inc	DD	5
Eagle Materials Inc	EXP	4
Eastman Chemical Co	EMN	5
Ecolab Inc	ECL	4
Element Solutions Inc	ESI	4
Equinox Gold Corp Ordinary Shares Class A	EQX	4
Ero Copper Corp	ERO	4
FMC Corp	FMC	3
Fortuna Silver Mines Inc	FSM	4
Franco-Nevada Corp	FNV	3
Freeport-McMoRan Inc	FCX	4
FutureFuel Corp	FF	3

Gerdau SA ADR	GGB	4
Grupo Simec SAB de CV ADR	SIM	4
H.B. Fuller Co	FUL	4
Hawkins Inc	HWKN	3
Hudson Technologies Inc	HDSN	3
Huntsman Corp	HUN	5
Ingevity Corp	NGVT	3
Innospec Inc	IOSP	4
International Flavors & Fragrances Inc	IFF	3
Intrepid Potash Inc	IPI	3
Kaiser Aluminum Corp	KALU	4
Kinross Gold Corp	KGC	4
Koppers Holdings Inc	KOP	4
Kronos Worldwide Inc	KRO	4
Largo Inc	LGO	3
Linde PLC	LIN	3
Livent Corp	LTHM	3
Loma Negra Cia Industria Argentina SA ADR	LOMA	4
LyondellBasell Industries NV Class A	LYB	4
Martin Marietta Materials Inc	MLM	2
Materion Corp	MTRN	4
Mativ Holdings Inc	MATV	3
Mercer International Inc	MERC	3
Mesabi Trust	MSB	3
Methanex Corp	MEOH	4
Minerals Technologies Inc	MTX	4
MP Materials Corp Ordinary Shares - Class A	MP	3
NewMarket Corp	NEU	3
Newmont Corp	NEM	5
Nucor Corp	NUE	4
Nutrien Ltd	NTR	5
Oil-Dri Corp of America	ODC	3
Olin Corp	OLN	5
Olympic Steel Inc	ZEUS	3
Orion SA	OEC	4
Pan American Silver Corp	PAAS	4
POSCO Holdings Inc ADR	PKX	4
PPG Industries Inc	PPG	3
Quaker Houghton	KWR	5
Ramaco Resources Inc Class A	METC	3
Ramaco Resources Inc Ordinary Shares - Class B	METCB	3
Reliance Steel & Aluminum Co	RS	3
REX American Resources Corp	REX	3
Royal Gold Inc	RGLD	3
RPM International Inc	RPM	3

Schnitzer Steel Industries Inc Ordinary Shares - Class A	RDUS	4
Sensient Technologies Corp	SXT	5
Sherwin-Williams Co	SHW	2
Silvercorp Metals Inc	SVM	4
Simpson Manufacturing Co Inc	SSD	4
Sociedad Quimica Y Minera De Chile SA ADR	SQM	3
Southern Copper Corp	SCCO	3
SSR Mining Inc	SSRM	4
Steel Dynamics Inc	STLD	4
Stepan Co	SCL	3
Summit Materials Inc Class A	SUM	5
SunCoke Energy Inc	SXC	4
Suzano SA ADR	SUZ	4
Sylvamo Corp Ordinary Shares When Issued	SLVM	3
Teck Resources Ltd Class B (Sub Voting)	TECK	4
Tecnoglass Inc	TGLS	4
Ternium SA ADR	TX	4
The Chemours Co	CC	4
The Mosaic Co	MOS	3
TimkenSteel Corp	TMST	3
Triple Flag Precious Metals Corp	TFPM	3
Tronox Holdings PLC Shs Class A	TROX	4
UFP Industries Inc	UFPI	4
United States Lime & Minerals Inc	USLM	3
United States Steel Corp	X	4
Vale SA ADR	VALE	4
Valhi Inc	VHI	3
Vulcan Materials Co	VMC	3
Warrior Met Coal Inc	HCC	4
WD-40 Co	WDFC	3
West Fraser Timber Co.Ltd	WFG	5
Westlake Corp	WLK	4
Wheaton Precious Metals Corp	WPM	3

COMMUNICATION SERVICES

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

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COMMUNICATION SERVICES (CONT.)

NAME	TICKER	RATING
Charter Communications Inc Class A	CHTR	5
Comcast Corp Class A	CMCSA	4
Criteo SA ADR	CRTO	5
Dave & Buster's Entertainment Inc	PLAY	3
Deluxe Corp	DLX	4
DoubleDown Interactive Co Ltd ADR	DDI	3
Electronic Arts Inc	EA	3
Entervision Communications Corp Class A	EVC	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	4
IDT Corp Class B	IDT	4
John Wiley & Sons Inc Class A	WLY	4
John Wiley & Sons Inc Class B	WLYB	4
JOYY Inc ADR	YY	4
KT Corp ADR	KT	5
Liberty Broadband Corp Registered Shs Series -A-	LBRDA	4
Liberty Broadband Corp Registered Shs Series -C-	LBRDK	4
Liberty Global PLC Class A	LBTYA	5
Liberty Global PLC Class B	LBTYB	5
Liberty Global PLC Class C	LBTYK	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	3
Millicom International Cellular SA	TIGO	5
Nerdwallet Inc Class A	NRDS	3
NetEase Inc ADR	NTES	4
Netflix Inc	NFLX	3
New York Times Co Class A	NYT	3
News Corp Class A	NWSA	5

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

CONSUMER CYCLICAL

1-800-Flowers.com Inc Class A	FLWS	4
Abercrombie & Fitch Co Class A	ANF	3
Academy Sports and Outdoors Inc Ordinary Shares	ASO	4
Accel Entertainment Inc Class A1	ACEL	3
Acushnet Holdings Corp	GOLF	4
Albany International Corp	AIN	5
Alibaba Group Holding Ltd ADR	BABA	5
Allison Transmission Holdings Inc	ALSN	4
Almacenes Exito SA ADR	EXTO	3

Amazon.com Inc	AMZN	4
Ancor PLC Ordinary Shares	AMCR	5
American Eagle Outfitters Inc	AEO	4
American Woodmark Corp	AMW	3
Aptiv PLC	APTV	5
Arcos Dorados Holdings Inc Class A	ARCO	4
Ardagh Metal Packaging SA Ordinary Shares	AMBP	3
Asbury Automotive Group Inc	ABG	5
Autoliv Inc	ALV	3
AutoNation Inc	AN	4
Avery Dennison Corp	AVY	3
Ball Corp	BALL	5
Bassett Furniture Industries Inc	BSET	3
Beazer Homes USA Inc	BZH	3
Berry Global Group Inc	BERY	5
Best Buy Co Inc	BBY	5
Betterware de Mexico SAPI de CV Ordinary Shares	BWM	4
Big 5 Sporting Goods Corp	BGFV	3
Biglari Holdings Inc	BH	4
Biglari Holdings Inc Ordinary Shares - Class A	BH.A	4
BJ's Restaurants Inc	BJRI	3
Bloomin Brands Inc	BLMN	4
Bluegreen Vacations Holding Corp Class A	BVH	3
Booking Holdings Inc	BKNG	3
Boot Barn Holdings Inc	BOOT	4
BorgWarner Inc	BWA	4
Boyd Gaming Corp	BYD	5
Bright Horizons Family Solutions Inc	BFAM	4
Brunswick Corp	BC	5
Buckle Inc	BKE	4
Build-A-Bear Workshop Inc	BBW	3
Burlington Stores Inc	BURL	5
Canada Goose Holdings Inc	GOOS	5
Capri Holdings Ltd	CPRI	4
CarGurus Inc Class A	CARG	3
CarMax Inc	KMX	5
Carriage Services Inc	CSV	4
Carter's Inc	CRI	5
Casey's General Stores Inc	CASY	3
Cavco Industries Inc	CVCO	4
Cheesecake Factory Inc	CAKE	3
China Yuchai International Ltd	CYD	3
Chipotle Mexican Grill Inc	CMG	2
Churchill Downs Inc	CHDN	4
Chuy's Holdings Inc	CHUY	4

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CONSUMER CYCLICALS (CONT.)

NAME	TICKER	RATING			
Citi Trends Inc	CTRN	4	Greif Inc Class B	GEF.B	4
Clarus Corp	CLAR	3	Group 1 Automotive Inc	GPI	4
Columbia Sportswear Co	COLM	5	Guess? Inc	GES	3
Commercial Vehicle Group Inc	CVGI	4	H&R Block Inc	HRB	4
Cracker Barrel Old Country Store Inc	CBRL	3	Hamilton Beach Brands Holding Co Class A	HBB	3
Crocs Inc	CROX	4	Hanesbrands Inc	HBI	3
Crown Holdings Inc	CCK	5	Harley-Davidson Inc	HOG	3
D.R. Horton Inc	DHI	5	Haverty Furniture Companies Inc	HVT	4
Dana Inc	DAN	4	Haverty Furniture Companies Inc Class A	HVT.A	4
Darden Restaurants Inc	DRI	4	Hibbett Inc	HIBB	3
Deckers Outdoor Corp	DECK	2	Hilton Grand Vacations Inc	HGV	4
Destination XL Group Inc	DXLG	3	Honda Motor Co Ltd ADR	HMC	4
Dick's Sporting Goods Inc	DKS	3	Hooker Furnishings Corp	HOFT	4
Dillard's Inc Class A	DDS	4	Hyatt Hotels Corp Class A	H	5
Dorman Products Inc	DORM	4	Installed Building Products Inc	IBP	4
Douglas Dynamics Inc	PLOW	3	International Paper Co	IP	5
Driven Brands Holdings Inc Ordinary Shares	DRVN	3	JD.com Inc ADR	JD	3
Duluth Holdings Inc B	DLTH	3	Johnson Outdoors Inc Class A	JOUT	4
eBay Inc	EBAY	5	Karat Packaging Inc	KRT	3
El Pollo Loco Holdings Inc	LOCO	4	KB Home	KBH	4
Escalade Inc	ESCA	3	Kohl's Corp	KSS	3
Ethan Allen Interiors Inc	ETD	4	Kontoor Brands Inc	KTB	3
FIGS Inc Class A	FIGS	4	Lakeland Industries Inc	LAKE	4
Five Below Inc	FIVE	4	La-Z-Boy Inc	LZB	4
Floor & Decor Holdings Inc Class A	FND	5	LCI Industries Inc	LCII	4
Foot Locker Inc	FL	3	Lear Corp	LEA	5
Ford Motor Co	F	5	Legacy Housing Corp	LEGH	4
Fox Factory Holding Corp	FOXF	5	Leggett & Platt Inc	LEG	3
Gambling.com Group Ltd	GAMB	3	Lennar Corp Class A	LEN	5
Gap Inc	GPS	5	Lennar Corp Class B	LEN.B	5
General Motors Co	GM	5	Levi Strauss & Co Class A	LEVI	4
Genesco Inc	GCO	3	LGI Homes Inc	LGIH	4
Gentex Corp	GNTX	5	Liquidity Services Inc	LQDT	3
Gentherm Inc Class A	THRM	4	Lithia Motors Inc Class A	LAD	5
Genuine Parts Co	GPC	3	LKQ Corp	LKQ	5
G-III Apparel Group Ltd	GIII	3	Lululemon Athletica Inc	LULU	1
Gildan Activewear Inc	GIL	4	M.D.C. Holdings Inc	MDC	4
Golden Entertainment Inc	GDEN	3	M/I Homes Inc	MHO	4
Graphic Packaging Holding Co	GPK	5	Macy's Inc	M	3
Green Brick Partners Inc	GRBK	4	Magna International Inc	MGA	5
GreenTree Hospitality Group Ltd ADR	GHG	4	Malibu Boats Inc Class A	MBUU	4
Greif Inc Class A	GEF	4	Marine Products Corp	MPX	4
			MarineMax Inc	HZO	4
			Marriott International Inc Class A	MAR	3
			Marriott Vacations Worldwide Corp	VAC	3
			MasterBrand Inc Ordinary Shares	MBC	3
			MasterCraft Boat Holdings Inc	MCFT	4
			Mattel Inc	MAT	5
			Medifast Inc	MED	3
			MercadoLibre Inc	MELI	3
			Meritage Homes Corp	MTH	4
			MGM Resorts International	MGM	5
			Miller Industries Inc	MLR	3
			MillerKnoll Inc	MLKN	4
			Modine Manufacturing Co	MOD	3
			Mohawk Industries Inc	MHK	5
			Monarch Casino & Resort Inc	MCRI	4
			Monro Inc	MNRO	3
			Movado Group Inc	MOV	4
			Murphy USA Inc	MUSA	3
			Myers Industries Inc	MYE	4
			National Vision Holdings Inc	EYE	3
			NeoGames SA	NGMS	3
			Nike Inc Class B	NKE	5
			Nordstrom Inc	JWN	3
			NVR Inc	NVR	3
			O-I Glass Inc	OI	5
			OneWater Marine Inc Class A	ONEW	3
			Openlane Inc	KAR	4
			Oxford Industries Inc	OXM	3
			Packaging Corp of America	PKG	3
			Pactiv Evergreen Inc Ordinary Shares	PTVE	3
			Patrick Industries Inc	PATK	3
			PENN Entertainment Inc	PENN	3
			Penske Automotive Group Inc	PAG	3
			Polaris Inc	PII	5
			PulteGroup Inc	PHM	4
			PVH Corp	PVH	5
			Ralph Lauren Corp Class A	RL	5
			RCI Hospitality Holdings Inc	RICK	3
			Red Rock Resorts Inc Class A	RRR	4
			Restaurant Brands International Inc	QSR	5
			Revolve Group Inc Class A	RVLV	3
			Reynolds Consumer Products Inc Ordinary Shares	REYN	4
			RH Class A	RH	5
			Rocky Brands Inc	RCKY	3
			Rollins Inc	ROL	3
			Ross Stores Inc	ROST	3
			Rush Enterprises Inc Class A	RUSHA	4
			Rush Enterprises Inc Class B	RUSHB	4
			Savers Value Village Inc	SVV	3
			Service Corp International	SCI	3
			Shoe Carnival Inc	SCVL	3
			Signet Jewelers Ltd	SIG	4

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CONSUMER CYCLICALS (CONT.)

NAME	TICKER	RATING
Silgan Holdings Inc	SLGN	4
Skechers USA Inc Class A	SKX	5
Skyline Champion Corp	SKY	3
Sonic Automotive Inc Class A	SAH	4
Sonoco Products Co	SON	4
Standard Motor Products Inc	SMP	4
Stellantis NV	STLA	4
Steven Madden Ltd	SHOO	4
Stoneridge Inc	SRI	4
Superior Group Of Companies Inc	SGC	3
Tapestry Inc	TPR	5
Taylor Morrison Home Corp	TMHC	4
Tempur Sealy International Inc	TPX	4
Tesla Inc	TSLA	3
Texas Roadhouse Inc	TXRH	4
The Cato Corp Class A	CATO	3
The One Group Hospitality Inc	STKS	3
The Wendy's Co Class A	WEN	5
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	4
Topgolf Callaway Brands Corp	MODG	3
Toyota Motor Corp ADR	TM	3
Tractor Supply Co	TSCO	5
Tri Pointe Homes Inc	TPH	4
TriMas Corp	TRS	4
Trip.com Group Ltd ADR	TCOM	4
Ulta Beauty Inc	ULTA	4
Urban Outfitters Inc	URBN	4
Vail Resorts Inc	MTN	4
Vera Bradley Inc	VRA	3
VF Corp	VFC	3
Victoria's Secret & Co	VSCO	3
Vipshop Holdings Ltd ADR	VIPS	4
Visteon Corp	VC	5
WestRock Co	WRK	5
Whirlpool Corp	WHR	4
Williams-Sonoma Inc	WSM	4
Winnebago Industries Inc	WGO	4
Wyndham Hotels & Resorts Inc Ordinary Shares	WH	5
XPEL Inc	XPEL	4
YETI Holdings Inc	YETI	3
Yum China Holdings Inc	YUMC	4

CONSUMER DEFENSIVE

Adecoagro SA	AGRO	4
Adtalem Global Education Inc	ATGE	4
Afya Ltd Class A	AFYA	4
Albertsons Companies Inc Class A	ACI	4
Alico Inc	ALCO	3
Ambev SA ADR	ABEV	5
Andersons Inc	ANDE	3
Anheuser-Busch InBev SA/NV ADR	BUD	5
Archer-Daniels Midland Co	ADM	3
B&G Foods Inc	BGS	3
BJ's Wholesale Club Holdings Inc	BJ	4
Boston Beer Co Inc Class A	SAM	5
Brasilagro - Cia Bras de Prop Agricolas ADR	LND	4
Brown-Forman Corp Class A	BF.A	4
Brown-Forman Corp Registered Shs -B-Non Vtg	BF.B	4
Calavo Growers Inc	CVGW	3
Cal-Maine Foods Inc	CALM	4
Campbell Soup Co	CPB	3
Central Garden & Pet Co	CENT	5
Central Garden & Pet Co Class A	CENTA	5
Church & Dwight Co Inc	CHD	2
Clorox Co	CLX	5
Coca-Cola Co	KO	4
Coca-Cola Consolidated Inc	COKE	3
Coca-Cola Femsa SAB de CV ADR	KOF	5
Colgate-Palmolive Co	CL	3
Conagra Brands Inc	CAG	3
Constellation Brands Inc Class A	STZ	4
Costco Wholesale Corp	COST	1
Darling Ingredients Inc	DAR	3
Dollar General Corp	DG	3
Dollar Tree Inc	DLTR	3
e.l.f. Beauty Inc	ELF	3
Edgewell Personal Care Co	EPC	4
Embotelladora Andina SA ADR	AKO.B	4
Embotelladora Andina SA ADR Class A	AKO.A	4
European Wax Center Inc Ordinary Shares - Class A	EW CZ	3
Flowers Foods Inc	FLO	3
Fomento Economico Mexicano SAB de CV ADR	FMX	1
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	3
Hostess Brands Inc Class A	TW NK	4
Ingles Markets Inc Class A	IMKTA	3
Ingredion Inc	INGR	5
Inter Parfums Inc	IPAR	3
J&J Snack Foods Corp	JJSF	3
JM Smucker Co	SJM	3
John B Sanfilippo & Son Inc	JBSS	3
Kellanova Co	K	4
Kenvue Inc	KVUE	5
Keurig Dr Pepper Inc	KDP	5
Lamb Weston Holdings Inc	LW	3
Lancaster Colony Corp	LANC	3
Lincoln Educational Services Corp	LINC	3
McCormick & Co Inc	MKC.V	5
McCormick & Co Inc Registered Shs -Non Vtg	MKC	5
MGP Ingredients Inc	MGPI	4
Molson Coors Beverage Co Class A	TAP.A	5
Molson Coors Beverage Co Shs -B-Non-Voting	TAP	5
Mondelez International Inc Class A	MDLZ	5
Monster Beverage Corp	MNST	3
National Beverage Corp	FIZZ	3
Natura &Co Holding SA ADR	NTCO	4
Natural Grocers by Vitamin Cottage Inc	NGVC	3
Natures Sunshine Products Inc	NATR	3
New Oriental Education & Technology Group Inc ADR	EDU	3
Nomad Foods Ltd	NOMD	4
Nu Skin Enterprises Inc Class A	NUS	3
Ollie's Bargain Outlet Holdings Inc	OLLI	3
PepsiCo Inc	PEP	4
Perdoceo Education Corp	PRDO	4
Performance Food Group Co	PFGC	4
Pilgrims Pride Corp	PPC	4
Post Holdings Inc	POST	5
Pricesmart Inc	PSMT	4
Primo Water Corp	PRMW	5
Procter & Gamble Co	PG	3
Sendas Distribuidora SA ADR	ASAI	3
Seneca Foods Corp Class A	SENEA	4
Seneca Foods Corp Class B	SENEB	4
SpartanNash Co	SPTN	3
Spectrum Brands Holdings Inc	SPB	4
Sprouts Farmers Market Inc	SFM	3

Health Savings Account Investment List

CONSUMER DEFENSIVE (CONT.)

NAME	TICKER	RATING
Strategic Education Inc	STRA	5
Stride Inc	LRN	3
Sysco Corp	SYU	3
Target Corp	TGT	3
The Duckhorn Portfolio Inc	NAPA	3
The Estee Lauder Companies Inc Class A	EL	3
The Hershey Co	HSY	4
The Kroger Co	KR	5
The Simply Good Foods Co	SMPL	4
The Vita Coco Co Inc	COCO	3
Tootsie Roll Industries Inc	TR	3
Turning Point Brands Inc	TPB	4
Tyson Foods Inc Class A	TSN	3
United Breweries Co Inc ADR	CCU	5
Universal Corp	UVV	4
US Foods Holding Corp	USFD	5
Usana Health Sciences Inc	USNA	4
Village Super Market Inc Class A	VLGEA	3
Vital Farms Inc Ordinary Shares	VITL	3
Walmart Inc	WMT	3
Weis Markets Inc	WMK	3

ENERGY

Antero Midstream Corp	AM	3
Archrock Inc	AROC	3
Atlas Energy Solutions Inc Class A	AESI	3
Berry Corp (bry)	BRY	3
BP Prudhoe Bay Royalty Trust	BPT	3
Brooge Energy Ltd	BROG	3
Cactus Inc Class A	WHD	4
Cameco Corp	CCJ	3
Canadian Natural Resources Ltd	CNQ	3
Cenovus Energy Inc	CVE	3
Chevron Corp	CVX	5
Civitas Resources Inc Ordinary Shares	CIVI	3
Comstock Resources Inc	CRK	3
ConocoPhillips	COP	3
CONSOL Energy Inc Ordinary Shares	CEIX	3
Core Laboratories Inc	CLB	3
Cosan SA ADR	CSAN	4
Coterra Energy Inc Ordinary Shares	CTRA	3

Crescent Energy Co Class A	CRGY	3
Cross Timbers Royalty Trust	CRT	3
CVR Energy Inc	CVI	4
Delek US Holdings Inc Registered Shs Stock Settlement	DK	3
Devon Energy Corp	DVN	3
DHT Holdings Inc	DHT	4
Diamondback Energy Inc	FANG	3
DMC Global Inc	BOOM	3
Dorian LPG Ltd	LPG	3
DT Midstream Inc Ordinary Shares	DTM	4
Enbridge Inc	ENB	5
Enerflex Ltd	EFXT	3
Enerplus Corp	ERF	4
Eni SpA ADR	E	3
EOG Resources Inc	EOG	3
Equinor ASA ADR	EQNR	3
Evolution Petroleum Corp	EPM	3
Exxon Mobil Corp	XOM	3
Frontline Plc	FRO	3
Golar LNG Ltd	GLNG	4
Granite Ridge Resources Inc Ordinary Shares - Class A	GRNT	3
Halliburton Co	HAL	3
Hammerhead Energy Inc Class A	HHRS	4
HF Sinclair Corp	DINO	4
Imperial Oil Ltd	IMO	4
International Seaways Inc	INSW	4
Kinder Morgan Inc Class P	KMI	5
Liberty Energy Inc Class A	LBRT	3
Magnolia Oil & Gas Corp Class A	MGY	3
Marathon Oil Corp	MRO	3
Marathon Petroleum Corp	MPC	3
Matador Resources Co	MTDR	3
Murphy Oil Corp	MUR	4
National Fuel Gas Co	NFG	3
North American Construction Group Ltd	NOA	3
Occidental Petroleum Corp	OXY	3
ONEOK Inc	OKE	3
Overseas Shipholding Group Inc A	OSG	3
Ovintiv Inc	OVV	4
PBF Energy Inc Class A	PBF	3
Pembina Pipeline Corp	PBA	4
Permian Basin Royalty Trust	PBT	3
Permian Resources Corp Class A	PR	3
Petroleo Brasileiro SA Petrobras ADR	PBR	3
Petroleo Brasileiro SA Petrobras ADR	PBR.A	3

Phillips 66	PSX	3
Pioneer Natural Resources Co	PXD	4
ProPetro Holding Corp	PUMP	4
RPC Inc	RES	3
Sabine Royalty Trust	SBR	3
San Juan Basin Royalty Trust	SJT	3
Scorpio Tankers Inc	STNG	4
Shell PLC ADR (Representing - Ordinary Shares)	SHEL	3
SilverBow Resources Inc	SBOW	3
SM Energy Co	SM	3
Solaris Oilfield Infrastructure Inc Class A	SOI	4
Suncor Energy Inc	SU	4
TC Energy Corp	TRP	3
Teekay Tankers Ltd Class A	TNK	3
Tenaris SA ADR	TS	3
Texas Pacific Land Corp	TPL	3
TotalEnergies SE ADR	TTE	3
Transportadora de Gas del Sur SA ADR	TGS	3
Ultrapar Participacoes SA ADR	UGP	3
VAALCO Energy Inc	EGY	3
Vermilion Energy Inc	VET	3
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	5
Aflac Inc	AFL	4
Alerus Financial Corp	ALRS	3
Allstate Corp	ALL	3
Ally Financial Inc	ALLY	4
Amalgamated Financial Corp Ordinary Shares Class A	AMAL	3
A-Mark Precious Metals Inc	AMRK	3
Ambac Financial Group Inc	AMBC	4
Amerant Bancorp Inc Ordinary Shares - Class A	AMTB	3
American Express Co	AXP	3
American Financial Group Inc	AFG	3
American International Group Inc	AIG	5
American National Bankshares Inc	AMNB	3
Ameriprise Financial Inc	AMP	5

Health Savings Account Investment List

FINANCIAL SERVICES (CONT.)

NAME	TICKER	RATING
Ameris Bancorp	ABCB	3
AMERISAFE Inc	AMSF	3
Aon PLC Class A	AON	2
Arch Capital Group Ltd	ACGL	3
Ares Capital Corp	ARCC	3
Ares Management Corp Ordinary Shares - Class A	ARES	3
Arrow Financial Corp	AROW	3
Arthur J. Gallagher & Co	AJG	3
Artisan Partners Asset Management Inc Class A	APAM	4
AssetMark Financial Holdings Inc	AMK	4
Associated Banc-Corp	ASB	3
Associated Capital Group Inc Class A	AC	3
Assurant Inc	AIZ	5
Assured Guaranty Ltd	AGO	4
Atlantic Union Bankshares Corp	AUB	4
Atlanticus Holdings Corp	ATLC	3
Avantax Inc	AVTA	3
Axis Capital Holdings Ltd	AXS	5
Axos Financial Inc	AX	4
Bain Capital Specialty Finance Inc	BCSF	3
BancFirst Corp	BANF	3
Banco De Chile ADR	BCH	3
Banco Santander (Brasil) SA ADR	BSBR	3
Bank First Corp	BFC	3
Bank of America Corp	BAC	3
Bank of Marin Bancorp	BMRC	3
Bank of Montreal	BMO	4
Bank of N.T. Butterfield & Son Ltd	NTB	4
Bank of Nova Scotia	BNS	4
Bank OZK	OZK	4
Bank7 Corp	BSVN	3
Bankwell Financial Group Inc	BWFG	3
Banner Corp	BANR	3
Bar Harbor Bankshares Inc	BHB	3
BayCom Corp	BCML	3
Berkshire Hathaway Inc Class A	BRK.A	4
Berkshire Hathaway Inc Class B	BRK.B	4
BlackRock Inc	BLK	5
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

Brookfield Corp Registered Shs -A- BN Limited Vtg		4
Brown & Brown Inc	BRO	3
Business First Bancshares Inc	BFST	3
Cambridge Bancorp	CATC	3
Camden National Corp	CAC	3
Canadian Imperial Bank of Commerce	CM	4
Capital Bancorp Inc	CBNK	3
Capital City Bank Group Inc	CCBG	3
Capital One Financial Corp	COF	4
Capitol Federal Financial Inc	FFN	3
CapStar Financial Holdings Inc	CSTR	3
Carlyle Secured Lending Inc	CGBD	3
Carter Bankshares Inc	CARE	3
Cathay General Bancorp	CATY	3
Central Pacific Financial Corp	CPF	3
Central Valley Community Bancorp	CVCY	3
Charles Schwab Corp	SCHW	3
Chubb Ltd	CB	5
Cincinnati Financial Corp	CINF	5
Citizens & Northern Corp	CZNC	3
Citizens Financial Group Inc	CFG	3
City Holding Co	CHCO	3
Civista Bancshares Inc	CIVB	3
CME Group Inc Class A	CME	3
CNA Financial Corp	CNA	4
CNB Financial Corp	CCNE	3
CNO Financial Group Inc	CNO	4
Coastal Financial Corp	CCB	3
Cohen & Steers Inc	CNS	3
Colony Bankcorp Inc	CBAN	3
Columbia Banking System Inc	COLB	4
Columbia Financial Inc	CLBK	3
Commerce Bancshares Inc	CBSH	3
Community Bank System Inc	CBU	3
Community Trust Bancorp Inc	CTBI	3
ConnectOne Bancorp Inc	CNOB	3
CorVel Corp	CRVL	3
Crawford & Co Class A	CRD.A	3
Crawford & Co Class B	CRD.B	3
Credicorp Ltd	BAP	4
Credit Acceptance Corp	CACC	4
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
Discover Financial Services	DFS	4
Donegal Group Inc Class A	DGICA	3
Donegal Group Inc Class B	DGICB	3
Donnelley Financial Solutions Inc	DFIN	3
Eagle Bancorp Inc	EGBN	3
East West Bancorp Inc	EWBC	3
Eastern Bankshares Inc Ordinary Shares	EBC	3
Employers Holdings Inc	EIG	4
Enact Holdings Inc	ACT	3
Encore Capital Group Inc	ECPG	4
Enova International Inc	ENVA	4
Enterprise Bancorp Inc	EBTC	3
Enterprise Financial Services Corp	EFSC	3
Equity Bancshares Inc A	EQBK	3
Erie Indemnity Co Class A	ERIE	3
Esquire Financial Holdings Inc Shs Registered Shs	ESQ	3
Essent Group Ltd	ESNT	4
Evercore Inc Class A	EVR	3
Everest Group Ltd	EG	3
EZCORP Inc	EZPW	3
F N B Corp	FNB	3
FactSet Research Systems Inc	FDS	1
Fanhua Inc ADR	FANH	4
Farmers & Merchants Bancorp Inc	FMAO	3
FB Financial Corp	FBK	3
Federal Agricultural Mortgage Corp Class A	AGM.A	3
Federal Agricultural Mortgage Corp Class C	AGM	3
Federated Hermes Inc Class B	FHI	5
Fidelis Insurance Holdings Ltd	FIHL	3
Fidelity D & D Bancorp Inc	FDDB	3
Fidelity National Financial Inc	FNF	5
Fidus Investment Corp	FDUS	3
Fifth Third Bancorp	FITB	3
FinVolution Group ADR	FINV	4
First American Financial Corp	FAF	5
First BanCorp	FBP	3
First Bancorp Inc	FNLC	3
First Bank	FRBA	3
First Busey Corp	BUSE	3
First Community Bankshares Inc	FCBC	3
First Financial Bancorp	FFBC	3
First Financial Bankshares Inc	FFIN	3
First Financial Corp	THFF	3

Health Savings Account Investment List

FINANCIAL SERVICES (CONT.)

NAME	TICKER	RATING
First Hawaiian Inc	FHB	3
First Interstate BancSystem Inc	FIBK	3
First Merchants Corp	FRME	3
First Mid Bancshares Inc	FMBH	3
First of Long Island Corp	FLIC	3
FirstCash Holdings Inc	FCFS	4
Five Star Bancorp	FSBC	3
Flushing Financial Corp	FFIC	3
Franklin Resources Inc	BEN	5
Freedom Holding Corp	FRHC	3
Fulton Financial Corp	FULT	3
Futu Holdings Ltd ADR	FUTU	3
FVCBankcorp Inc	FVCB	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	4
Goldman Sachs BDC Inc	GSBD	3
Great Southern Bancorp Inc	GSBC	3
Green Dot Corp Class A	GDOT	3
Greene County Bancorp Inc	GCBC	3
Greenhill & Co Inc	GHL	3
Guaranty Bancshares Inc	GNTY	3
Guild Holdings Co Ordinary Shares - Class A	GHLA	3
Hamilton Lane Inc Class A	HLNE	3
Hancock Whitney Corp	HWC	3
Hanmi Financial Corp	HAFC	3
HarborOne Bancorp Inc	HONE	3
HCI Group Inc	HCI	3
HDFC Bank Ltd ADR	HDB	3
Heartland Financial USA Inc	HTLF	3
Hercules Capital Inc	HTGC	4
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	4
Horizon Bancorp (IN)	HBNC	3
Houlihan Lokey Inc Class A	HLI	3
HSBC Holdings PLC ADR	HSBC	4
Huntington Bancshares Inc	HBAN	3
ICICI Bank Ltd ADR	IBN	4

Independent Bank Corp	INDB	3
Independent Bank Corp (Ionia MI)	IBCP	3
Independent Bank Group Inc	IBTX	3
Intercontinental Exchange Inc	ICE	4
International General Insurance Holdings Ltd Ordinary Shares	IGIC	4
Invesco Ltd	IVZ	4
Investors Title Co	ITIC	3
Itau Unibanco Holding SA ADR	ITUB	3
Janus Henderson Group PLC	JHG	5
Jefferies Financial Group Inc	JEF	4
JPMorgan Chase & Co	JPM	3
Kearny Financial Corp	KRNY	3
Kinsale Capital Group Inc	KNSL	3
Lakeland Bancorp Inc	LBAI	3
Lakeland Financial Corp	LKFN	3
Lazard Ltd Class A	LAZ	5
Live Oak Bancshares Inc	LOB	3
Loews Corp	L	4
LPL Financial Holdings Inc	LPLA	5
M&T Bank Corp	MTB	3
Main Street Capital Corp	MAIN	3
Manulife Financial Corp	MFC	5
Markel Group Inc	MKL	3
MarketAxess Holdings Inc	MKTX	5
Marsh & McLennan Companies Inc	MMC	2
Mastercard Inc Class A	MA	3
Mercantile Bank Corp	MBWM	3
MetLife Inc	MET	4
MetroCity Bankshares Inc	MCBS	3
MGIC Investment Corp	MTG	4
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	3
Morgan Stanley	MS	4
Morningstar Inc	MORN	
Nasdaq Inc	NDAQ	3
National Bank Holdings Corp Class A	NBHC	3
National Western Life Group Inc Class A	NWLI	3
NBT Bancorp Inc	NBTB	3
Nelnet Inc Class A	NNI	4
New Mountain Finance Corp	NMFC	3
Nicolet Bankshares Inc	NIC	4
NMI Holdings Inc Class A	NMIH	3
Northeast Bank	NBN	3
NorthEast Community Bancorp Inc	NECB	3

Northfield Bancorp Inc	NFBK	3
Northwest Bancshares Inc	NWBI	3
Oaktree Specialty Lending Corp	OCSL	3
OceanFirst Financial Corp	OCFC	3
OFG Bancorp	OFG	4
Old National Bancorp	ONB	3
Old Republic International Corp	ORI	4
Old Second Bancorp Inc	OSBC	3
OneMain Holdings Inc	OMF	3
Oppenheimer Holdings Inc Class A	OPY	4
Origin Bancorp Inc	OBK	3
ORIX Corp ADR	IX	3
Orrstown Financial Services Inc	ORRF	3
P10 Inc Class A	PX	4
Pacific Premier Bancorp Inc	PPBI	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	3
PCB Bancorp	PCB	3
Peapack Gladstone Financial Corp	PGC	3
PennantPark Floating Rate Capital Ltd	PFLT	3
Peoples Financial Services Corp	PFIS	3
Pinnacle Financial Partners Inc	PNFP	3
Pioneer Bancorp Inc	PBFS	3
Piper Sandler Cos	PIPR	3
PJT Partners Inc Class A	PJT	3
PNC Financial Services Group Inc	PNC	3
Popular Inc	BPOP	4
Preferred Bank	PFBC	4
Premier Financial Corp	PFC	3
Primerica Inc	PRI	4
Principal Financial Group Inc	PFG	3
ProAssurance Corp	PRA	4
Progressive Corp	PGR	3
Prosperity Bancshares Inc	PB	3
Provident Financial Services Inc	PFS	3
Prudential Financial Inc	PRU	5
QCR Holdings Inc	QCRH	4
Qifu Technology Inc ADR	QFIN	4
Radian Group Inc	RDN	4
Raymond James Financial Inc	RJF	3
Red River Bancshares Inc	RRBI	3
Regional Management Corp	RM	3
Regions Financial Corp	RF	3
Reinsurance Group of America Inc	RGAI	5
RenaissanceRe Holdings Ltd	RNR	4

Health Savings Account Investment List

FINANCIAL SERVICES (CONT.)

NAME	TICKER	RATING
Renasant Corp	RNST	3
Republic Bancorp Inc Class A	RBCAA	3
RLI Corp	RLI	3
Rocket Companies Inc Ordinary Shares Class A	RKT	3
Royal Bank of Canada	RY	4
Runway Growth Finance Corp Ordinary Shares	RWAY	3
S&P Global Inc	SPGI	4
S&T Bancorp Inc	STBA	3
Safety Insurance Group Inc	SAFT	4
Sandy Spring Bancorp Inc	SASR	3
Saratoga Investment Corp	SAR	3
SEI Investments Co	SEIC	5
Selective Insurance Group Inc	SIGI	3
Shore Bancshares Inc	SHBI	3
Sierra Bancorp	BSRR	4
Silvercrest Asset Management Group Inc Class A	SAMG	4
Simmons First National Corp Class A	SFNC	3
SLM Corp	SLM	4
SLR Investment Corp	SLRC	3
SmartFinancial Inc	SMBK	3
South Plains Financial Inc	SPFI	4
Southern States Bancshares Inc	SSBK	3
Southside Bancshares Inc	SBSI	4
SouthState Corp	SSB	3
Sprott Inc	SII	4
State Street Corporation	STT	4
Stellar Bancorp Inc	STEL	3
Stellus Capital Investment Corp	SCM	3
Sterling Bancorp Inc	SBT	3
Stewart Information Services Corp	STC	4
Stifel Financial Corp	SF	3
Stock Yards Bancorp Inc	SYBT	3
Sun Life Financial Inc	SLF	3
SWK Holdings Corp	SWKH	3
Synchrony Financial	SYF	3
Synovus Financial Corp	SNV	3
T. Rowe Price Group Inc	TROW	5
Texas Capital Bancshares Inc	TCBI	4
TFS Financial Corp	TFSL	3
The Bancorp Inc	TBBK	3
The Carlyle Group Inc	CG	4

The Hanover Insurance Group Inc	THG	3
The Hartford Financial Services Group Inc	HIG	4
The Toronto-Dominion Bank	TD	4
The Travelers Companies Inc	TRV	5
The Western Union Co	WU	5
Third Coast Bancshares Inc	TCBX	3
Tompkins Financial Corp	TMP	3
Towne Bank	TOWN	3
TPG Inc Ordinary Shares - Class A	TPG	3
Tradeweb Markets Inc	TW	3
TriCo Bancshares	TCBK	3
Triumph Financial Inc	TFIN	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
Unity Bancorp Inc	UNTY	3
Unum Group	UNM	4
UP Fintech Holding Ltd ADR	TIGR	4
Upstart Holdings Inc Ordinary Shares	UPST	3
Value Line Inc	VALU	3
Velocity Financial Inc Ordinary Shares	VEL	3
Victory Capital Holdings Inc Class A	VCTR	3
Vinci Partners Investments Ltd Ordinary Shares - Class A	VINP	3
Virtus Investment Partners Inc	VRTS	4
Visa Inc Class A	V	3
WaFd Inc	WAFD	3
Walker & Dunlop Inc	WD	5
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
White Mountains Insurance Group Ltd	WTM	3
WhiteHorse Finance Inc	WHF	3
Willis Towers Watson PLC	WTW	5
Wintrust Financial Corp	WTFC	3
WisdomTree Inc	WT	3
World Acceptance Corp	WRLD	3
WR Berkley Corp	WRB	5
WSFS Financial Corp	WSFS	3
Zions Bancorp NA	ZION	3

HEALTHCARE

Abbott Laboratories	ABT	5
AbbVie Inc	ABBV	3
Addus HomeCare Corp	ADUS	3
Agilent Technologies Inc	A	3
Align Technology Inc	ALGN	5
Amedisys Inc	AMED	5
Amgen Inc	AMGN	4
AMN Healthcare Services Inc	AMN	3
Amphastar Pharmaceuticals Inc	AMPH	3
Apollo Medical Holdings Inc	AMEH	3
AptarGroup Inc	ATR	3
AstraZeneca PLC ADR	AZN	4
Atrion Corp	ATRI	3
Avanos Medical Inc	AVNS	4
Azenta Inc	AZTA	4
Bausch & Lomb Corp	BLCO	5
Baxter International Inc	BAX	3
Becton Dickinson & Co	BDX	4
Biogen Inc	BIIB	5
Biomarin Pharmaceutical Inc	BMRN	5
BioNTech SE ADR	BNTX	3
Bio-Rad Laboratories Inc	BIO.B	5
Bio-Rad Laboratories Inc Class A	BIO	5
Bio-Techne Corp	TECH	4
Boston Scientific Corp	BSX	3
Bristol-Myers Squibb Co	BMJ	3
Bruker Corp	BRKR	5
Catalent Inc	CTLT	5
Catalyst Pharmaceuticals Inc	CPRX	3
Centene Corp	CNC	3
Charles River Laboratories International Inc	CRL	5
Chemed Corp	CHE	2
Computer Programs and Systems Inc	CPSI	3
Conmed Corp	CNMD	5
Corcept Therapeutics Inc	CORT	3
Cross Country Healthcare Inc	CCRN	3
CVS Health Corp	CVS	3
Danaher Corp	DHR	5
DaVita Inc	DVA	5
DexCom Inc	DXCM	3
Doximity Inc Class A	DOCS	3
Dr Reddy's Laboratories Ltd ADR	RDY	3
Eagle Pharmaceuticals Inc	EGRX	3
Edwards Lifesciences Corp	EW	5
Elevance Health Inc	ELV	3
Eli Lilly and Co	LLY	1

Health Savings Account Investment List

HEALTHCARE (CONT)

NAME	TICKER	RATING
Encompass Health Corp	EHC	4
Enhabit Inc Shs	EHAB	4
Ensign Group Inc	ENSG	3
Envista Holdings Corp Ordinary Shares	NVST	3
Evotec SE ADR	EVO	5
Exelixis Inc	EXEL	3
Fresenius Medical Care AG & Co. KGaA ADR	FMS	5
Fulgent Genetics Inc	FLGT	3
GE HealthCare Technologies Inc Common Stock	GEHC	5
Genmab A/S ADR	GMAB	3
Gilead Sciences Inc	GILD	4
Globus Medical Inc Class A	GMED	3
Grifols SA ADR	GRFS	5
GSK PLC ADR	GSK	4
Haemonetics Corp	HAE	3
Haleon PLC ADR	HLN	4
Halozyne Therapeutics Inc	HALO	3
Healthcare Services Group Inc	HCSG	3
HealthEquity Inc	HQY	4
HealthStream Inc	HSTM	4
Henry Schein Inc	HSIC	5
Hologic Inc	HOLX	5
Humana Inc	HUM	5
Icon PLC	ICLR	4
ICU Medical Inc	ICUI	5
IDEXX Laboratories Inc	IDXX	3
Inari Medical Inc Ordinary Shares	NARI	3
Incyte Corp	INCY	3
InfuSystems Holdings Inc	INFU	4
InMode Ltd	INMD	4
InnovAge Holding Corp	INNV	3
Innoviva Inc	INVA	4
Insulet Corp	PODD	3
Integer Holdings Corp	ITGR	4
Integra Lifesciences Holdings Corp	IART	3
Intuitive Surgical Inc	ISRG	3
IQVIA Holdings Inc	IQV	5
iRadimed Corp	IRMD	3
Jazz Pharmaceuticals PLC	JAZZ	5
Johnson & Johnson	JNJ	4
Koninklijke Philips NV ADR	PHG	4
Laboratory Corp of America Holdings	LH	5

Lantheus Holdings Inc	LNTH	4
LeMaitre Vascular Inc	LMAT	3
Ligand Pharmaceuticals Inc	LGND	4
Masimo Corp	MASI	3
Medpace Holdings Inc	MEDP	3
Medtronic PLC	MDT	5
Merck & Co Inc	MRK	3
Merit Medical Systems Inc	MMSI	4
Mettler-Toledo International Inc	MTD	3
Moderna Inc	MRNA	3
Molina Healthcare Inc	MOH	3
National Healthcare Corp	NHC	4
National Research Corp Class A	NRC	3
Neogen Corp	NEOG	4
Neurocrine Biosciences Inc	NBIX	3
NextGen Healthcare Inc	NXGN	3
Novartis AG ADR	NVS	3
Novo Nordisk A/S ADR	NVO	1
Omnicell Inc	OMCL	3
Option Care Health Inc	OPCH	4
Pacira BioSciences Inc	PCRX	3
Patterson Companies Inc	PDCO	4
Pennant Group Inc	PNTG	3
Penumbra Inc	PEN	4
PetMed Express Inc	PETS	3
Pfizer Inc	PFE	3
Phibro Animal Health Corp Class A	PAHC	4
Premier Inc Class A	PINC	3
Prestige Consumer Healthcare Inc	PBH	5
Qiagen NV	QGEN	5
Quest Diagnostics Inc	DGX	5
QuidelOrtho Corp	QDEL	3
Regeneron Pharmaceuticals Inc	REGN	3
Repligen Corp	RGEN	4
ResMed Inc	RMD	3
Revvity Inc	RVTY	3
Royalty Pharma PLC Class A	RPRX	3
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	4
Stevanato Group SPA	STVN	3
Stryker Corp	SYK	3
Supernus Pharmaceuticals Inc	SUPN	3
Takeda Pharmaceutical Co Ltd ADR	TAK	5
Taro Pharmaceutical Industries Ltd	TARO	4

Teleflex Inc	TFX	5
The Cigna Group	CI	5
The Cooper Companies Inc	COO	5
The Joint Corp	JYNT	3
Thermo Fisher Scientific Inc	TMO	5
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	4
Utah Medical Products Inc	UTMD	3
Vanda Pharmaceuticals Inc	VNDA	3
Varex Imaging Corp	VREX	4
Veeva Systems Inc Class A	VEEV	3
Veradigm Inc	MDRX	4
Vertex Pharmaceuticals Inc	VRTX	2
Viartis Inc	VTRS	5
Viemed Healthcare Inc Ordinary Shares	VMD	4
Waters Corp	WAT	5
West Pharmaceutical Services Inc	WST	2
XBiotech Inc	XBIT	3
Zimmer Biomet Holdings Inc	ZBH	5
Zoetis Inc Class A	ZTS	3
Zynex Inc	ZYXI	3

INDUSTRIALS

A.O. Smith Corp	AOS	3
AAON Inc	AAON	3
AAR Corp	AIR	3
ABM Industries Inc	ABM	4
ACCO Brands Corp	ACCO	3
Acuity Brands Inc	AYI	5
Advanced Drainage Systems Inc	WMS	3
Advanced Energy Industries Inc	AEIS	5
AECOM	ACM	4
AerCap Holdings NV	AER	4
AGCO Corp	AGCO	5
Air Lease Corp Class A	AL	4
Air Transport Services Group Inc	ATSG	3
Alamo Group Inc	ALG	3
Alaska Air Group Inc	ALK	3
Allegiant Travel Co	ALGT	4
Allegion PLC	ALLE	5
Ameresco Inc Class A	AMRC	3
AMETEK Inc	AME	3
Apogee Enterprises Inc	APOG	3
Applied Industrial Technologies Inc	AIT	3

Health Savings Account Investment List

INDUSTRIALS (CONT.)

NAME	TICKER	RATING	NAME	TICKER	RATING	NAME	TICKER	RATING
Aramark	ARMK	4	Costamare Inc	CMRE	4	Gibraltar Industries Inc	ROCK	4
ArcBest Corp	ARCB	3	Covenant Logistics Group Inc Class A	CVLG	4	Global Industrial Co	GIC	3
Arcosa Inc	ACA	4	CRA International Inc	CRAI	4	Global Payments Inc	GPN	4
Ardmore Shipping Corp	ASC	4	Crane Co	CR	3	Global Ship Lease Inc Class A	GSL	4
Argan Inc	AGX	3	CSW Industrials Inc	CSWI	3	GMS Inc	GMS	4
Armstrong World Industries Inc	AWI	4	CSX Corp	CSX	4	Gorman-Rupp Co	GRC	4
Astec Industries Inc	ASTE	4	Cummins Inc	CMI	5	Graco Inc	GGG	3
Atkore Inc	ATKR	3	Curtiss-Wright Corp	CW	3	Greenbrier Companies Inc	GBX	3
Automatic Data Processing Inc	ADP	4	Danaos Corp	DAC	4	Grupo Aeroportuario del Centro Norte SAB de CV ADR	OMAB	3
Axon Enterprise Inc	AXON	3	Deere & Co	DE	4	Grupo Aeroportuario del Pacifico SAB de CV ADR	PAC	4
AZZ Inc	AZZ	4	Diana Shipping Inc	DSX	4	Grupo Aeroportuario del Sureste SAB de CV ADR	ASR	4
Barnes Group Inc	B	4	Distribution Solutions Group Inc	DSGR	3	GXO Logistics Inc	GXO	4
Barrett Business Services Inc	BBSI	3	Dolby Laboratories Inc Class A	DLB	3	H&E Equipment Services Inc	HEES	4
Booz Allen Hamilton Holding Corp Class A	BAH	3	Donaldson Co Inc	DCI	4	Haynes International Inc	HAYN	4
Brady Corp Class A	BRC	4	Dover Corp	DOV	5	Hayward Holdings Inc	HAYW	5
BrightView Holdings Inc	BV	3	Ducommun Inc	DCO	4	Heartland Express Inc	HTLD	4
Builders FirstSource Inc	BLDR	3	DXP Enterprises Inc	DXPE	4	Heico Corp	HEI	3
BWX Technologies Inc	BWXT	3	Dycom Industries Inc	DY	3	Heico Corp Class A	HEI.A	3
C.H. Robinson Worldwide Inc	CHRW	4	Eaton Corp PLC	ETN	3	Heidrick & Struggles International Inc	HSII	4
CAE Inc	CAE	4	EMCOR Group Inc	EME	3	Helios Technologies Inc	HLIO	4
Caesarstone Ltd	CSTE	3	Emerson Electric Co	EMR	5	Herc Holdings Inc	HRI	5
Canadian National Railway Co	CNI	4	Encore Wire Corp	WIRE	4	Hexcel Corp	HXL	4
Canadian Pacific Kansas City Ltd	CP	4	Energizer Holdings Inc	ENR	3	Hillenbrand Inc	HI	5
Carlisle Companies Inc	CSL	4	Energy Recovery Inc	ERII	3	HNI Corp	HNI	4
Carrier Global Corp Ordinary Shares	CARR	3	EnerSys	ENS	5	Hollysys Automation Technologies Ltd	HOLI	4
Casella Waste Systems Inc Class A	CWST	4	Ennis Inc	EBF	3	Honeywell International Inc	HON	4
Cass Information Systems Inc	CASS	3	EnPro Industries Inc	NPO	4	Howmet Aerospace Inc	HWM	3
Caterpillar Inc	CAT	3	Enviri Corp	NVRI	3	Hub Group Inc Class A	HUBG	5
CBIZ Inc	CBZ	3	Equifax Inc	EFX	5	Hubbell Inc	HUBB	4
CECO Environmental Corp	CECO	3	ESAB Corp	ESAB	4	Huntington Ingalls Industries Inc	HII	3
Cintas Corp	CTAS	1	EVI Industries Inc	EVI	3	Huron Consulting Group Inc	HURN	3
Clean Harbors Inc	CLH	3	Expeditors International of Washington Inc	EXPD	3	ICF International Inc	ICFI	3
CNH Industrial NV	CNHI	5	Exponent Inc	EXPO	3	IDEX Corp	IEX	5
Columbus McKinnon Corp	CMCO	4	Fastenal Co	FAST	1	Illinois Tool Works Inc	ITW	2
Comfort Systems USA Inc	FIX	3	Federal Signal Corp	FSS	3	Ingersoll Rand Inc	IR	3
Compass Diversified Holdings	CODI	4	FedEx Corp	FDX	4	Insperty Inc	NSP	3
CompX International Inc	CIX	4	Flowserve Corp	FLS	5	Insteel Industries Inc	IIIN	4
Construction Partners Inc Class A	ROAD	3	Forrester Research Inc	FORR	3	Interface Inc	TILE	4
Copa Holdings SA Class A	CPA	5	Fortune Brands Innovations Inc	FBIN	5	ITT Inc	ITT	5
Copart Inc	CPRT	2	Forward Air Corp	FWRD	3	Jacobs Solutions Inc	J	5
Core & Main Inc Class A	CNM	4	Franklin Covey Co	FC	3	Janus International Group Inc Ordinary Shares - Class A	JBII	3
CoreCivic Inc	CXW	4	Franklin Electric Co Inc	FELE	4	JB Hunt Transport Services Inc	JBHT	3
			FTI Consulting Inc	FCN	3	JELD-WEN Holding Inc	JELD	4
			Gates Industrial Corp PLC	GTES	5	John Bean Technologies Corp	JBT	4
			GATX Corp	GATX	5	Johnson Controls International PLC	JCI	5
			Genco Shipping & Trading Ltd	GNK	4			
			Generac Holdings Inc	GNRC	4			
			General Dynamics Corp	GD	5			

Health Savings Account Investment List

INDUSTRIALS (CONT.)

NAME	TICKER	RATING
Kadant Inc	KAI	3
Kaman Corp Class A	KAMN	4
KBR Inc	KBR	4
Kelly Services Inc Class A	KELYA	3
Kelly Services Inc Conv Shs -B- Conv at any time	KELYB	3
Kennametal Inc	KMT	4
Kforce Inc	KFRC	3
Kimball Electronics Inc	KE	4
Knight-Swift Transportation Holdings Inc Class A	KNX	5
Korn Ferry	KFY	5
Kornit Digital Ltd	KRNT	3
L3Harris Technologies Inc	LHX	3
Landstar System Inc	LSTR	4
Leonardo DRS Inc	DRS	3
Limbach Holdings Inc	LMB	3
Lincoln Electric Holdings Inc	LECO	4
Lindsay Corp	LNN	3
Lockheed Martin Corp	LMT	4
Louisiana-Pacific Corp	LPX	4
Luxfer Holdings PLC	LXFR	4
ManpowerGroup Inc	MAN	5
Marten Transport Ltd	MRTN	4
Masonite International Corp	DOOR	5
MasTec Inc	MTZ	5
Matson Inc	MATX	4
Maximus Inc	MMS	5
Mayville Engineering Co Inc	MEC	3
McGrath RentCorp	MGRC	4
MDU Resources Group Inc	MDU	4
Moog Inc A	MOG.A	3
Moog Inc Class B	MOG.B	3
MSA Safety Inc	MSA	3
MSC Industrial Direct Co Inc Class A	MSM	3
Mueller Industries Inc	MLI	4
Mueller Water Products, Inc. Class A	MWA	4
MYR Group Inc	MYRG	4
NAPCO Security Technologies Inc	NSSC	3
NL Industries Inc	NL	3
Nordson Corp	NDSN	4
Norfolk Southern Corp	NSC	5
Northrop Grumman Corp	NOC	3
Northwest Pipe Co	NWPX	4
NV5 Global Inc	NVEE	3
nVent Electric PLC	NVT	4

Old Dominion Freight Line Inc Ordinary Shares	ODFL	2	Stantec Inc	STN	3
Omega Flex Inc	OFLX	3	Star Bulk Carriers Corp	SBLK	4
Owens-Corning Inc	OC	5	StealthGas Inc	GASS	3
P.A.M. Transportation Services Inc	PTSI	3	Steelcase Inc Class A	SCS	3
PACCAR Inc	PCAR	3	Sterling Infrastructure Inc	STRL	3
Pangaea Logistics Solutions Ltd	PANL	3	Sturm Ruger & Co Inc	RGR	3
Park Aerospace Corp	PKE	3	Sun Country Airlines Holdings Inc	SNCY	3
Parker Hannifin Corp	PH	3	Target Hospitality Corp Class A	TH	3
Park-Ohio Holdings Corp	PKOH	3	Tejon Ranch Co	TRC	3
Paychex Inc	PAYX	3	Tennant Co	TNC	3
Pentair PLC	PNR	5	Terex Corp	TEX	4
PGT Innovations Inc	PGTI	3	Tetra Tech Inc	TTEK	3
Pool Corp	POOL	4	Textainer Group Holdings Ltd	TGH	3
Powell Industries Inc	POWL	3	Textron Inc	TXT	5
Preformed Line Products Co	PLPC	4	TFI International Inc	TFII	4
Primoris Services Corp	PRIM	4	The Brink's Co	BCO	3
PROG Holdings Inc Ordinary Shares	PRG	3	The Middleby Corp	MIDD	5
Proto Labs Inc	PRLB	3	The Shyft Group Inc	SHYF	3
Quanex Building Products Corp	NX	3	The Timken Co	TKR	5
Quanta Services Inc	PWR	3	The Toro Co	TTC	3
Radiant Logistics Inc	RLGT	4	Thermon Group Holdings Inc	THR	4
RB Global Inc	RBA	3	Thomson Reuters Corp	TRI	3
RBC Bearings Inc	RBC	4	Titan International Inc	TWI	3
Republic Services Inc	RSG	3	Titan Machinery Inc	TITN	3
Resideo Technologies Inc	REZI	4	TopBuild Corp	BLD	4
Resources Connection Inc	RGP	4	Trane Technologies PLC Class A	TT	2
REV Group Inc	REVG	4	Transcat Inc	TRNS	3
Robert Half Inc	RHI	5	TransUnion	TRU	5
Rockwell Automation Inc	ROK	5	Trex Co Inc	TREX	3
RTX Corp	RTX	3	Trinet Group Inc	TNET	4
RXO Inc	RXO	3	Trinity Industries Inc	TRN	4
Ryanair Holdings PLC ADR	RYAAY	3	TrueBlue Inc	TBI	3
Ryder System Inc	R	4	U-Haul Holding Co	UHAL	5
Ryerson Holding Corp	RYI	4	U-Haul Holding Co Ordinary Shares - Series N	UHAL.B	5
Safe Bulkers Inc	SB	4	UniFirst Corp	UNF	5
Saia Inc	SAIA	2	Union Pacific Corp	UNP	3
Schneider National Inc	SNDR	5	United Parcel Service Inc Class B	UPS	5
Seaboard Corp	SEB	4	United Rentals Inc	URI	4
SFL Corp Ltd	SFL	5	Universal Logistics Holdings Inc	ULH	3
SiteOne Landscape Supply Inc	SITE	4	V2X Inc	VVX	4
SkyWest Inc	SKYW	3	Valmont Industries Inc	VMI	3
Smith & Wesson Brands Inc	SWBI	3	Verisk Analytics Inc	VRSK	2
Snap-on Inc	SNA	3	Veritiv Corp	VRTV	4
Southwest Airlines Co	LUV	3	Verra Mobility Corp Class A	VRRM	4
SP Plus Corp	SP	3	VSE Corp	VSEC	4
SPX Technologies Inc	SPXC	3	W.W. Grainger Inc	GWW	1
Standex International Corp	SXI	3	Wabash National Corp	WNC	3
Stanley Black & Decker Inc	SWK	4	Waste Connections Inc	WCN	3
			Waste Management Inc	WM	2

Health Savings Account Investment List

INDUSTRIALS (CONT.)

NAME	TICKER	RATING
Watsco Inc Class A	WSO	1
Watsco Inc Shs -B- Conv.at any time	WSO.B	1
Watts Water Technologies Inc Class A	WTS	3
Werner Enterprises Inc	WERN	5
WESCO International Inc	WCC	4
Westinghouse Air Brake Technologies Corp	WAB	5
WillScot Mobile Mini Holdings Corp	WSC	4
Woodward Inc	WWD	3
Worthington Industries Inc	WOR	4
XPO Inc	XPO	3
Xylem Inc	XYL	5
ZTO Express (Cayman) Inc ADR	ZTO	5
Zurn Elkay Water Solutions Corp	ZWS	4

REAL ESTATE

Acadia Realty Trust	AKR	4
Agree Realty Corp	ADC	3
Alexander's Inc	ALX	3
Alexandria Real Estate Equities Inc	ARE	3
American Assets Trust Inc	AAT	3
American Homes 4 Rent Class A	AMH	5
American Tower Corp	AMT	3
Americold Realty Trust Inc	COLD	5
Apartment Income REIT Corp Class A	AIRC	5
Apartment Investment & Management Co Ordinary Shares - Class A	AIV	4
Apollo Commercial Real Estate Finance Inc	ARI	3
Apple Hospitality REIT Inc	APLE	5
Arbor Realty Trust Inc	ABR	4
Ares Commercial Real Estate Corp	ACRE	3
Armada Hoffler Properties Inc	AHH	4
AvalonBay Communities Inc	AVB	5
Blackstone Mortgage Trust Inc A	BXMT	4
Boston Properties Inc	BXP	5
Brandywine Realty Trust	BDN	3
Brixmor Property Group Inc	BRX	5
Broadstone Net Lease Inc Ordinary Shares	BNL	5
BRT Apartments Corp	BRT	3
Camden Property Trust	CPT	5

CareTrust REIT Inc	CTRE	3	Iron Mountain Inc	IRM	3
CBRE Group Inc Class A	CBRE	5	JBG SMITH Properties	JBGS	3
Centerspace	CSR	4	Jones Lang LaSalle Inc	JLL	5
City Office REIT Inc	CIO	3	Kilroy Realty Corp	KRC	3
Claros Mortgage Trust Inc	CMTG	3	Kimco Realty Corp	KIM	5
Colliers International Group Inc Shs Subord Voting	CIGI	4	Ladder Capital Corp Class A	LADR	3
Community Healthcare Trust Inc	CHCT	4	Lamar Advertising Co Class A	LAMR	5
COPT Defense Properties	CDP	5	Landsea Homes Corp Ordinary Shares - Class A	LSEA	3
Corporacion Inmobiliaria Vesta SAB de CV ADR	VTMX	3	LTC Properties Inc	LTC	3
CoStar Group Inc	CSGP	3	LXP Industrial Trust	LXP	5
Cousins Properties Inc	CUZ	4	Marcus & Millichap Inc	MMI	4
Crown Castle Inc	CCI	3	Mid-America Apartment Communities Inc	MAA	5
CTO Realty Growth Inc Ordinary Shares- New	CTO	4	National Health Investors Inc	NHI	4
CubeSmart	CUBE	5	Newmark Group Inc Class A	NMRK	3
Digital Realty Trust Inc	DLR	4	NNN REIT Inc	NNN	5
Douglas Emmett Inc	DEI	3	Omega Healthcare Investors Inc	OHI	4
Easterly Government Properties Inc	DEA	3	One Liberty Properties Inc	OLP	4
EastGroup Properties Inc	EGP	3	Outfront Media Inc	OUT	3
Empire State Realty Trust Inc Class A	ESRT	4	Phillips Edison & Co Inc	PECO	4
EPR Properties	EPR	5	Physicians Realty Trust	DOC	5
Equinix Inc	EQIX	3	Piedmont Office Realty Trust Inc Class A	PDM	3
Equity Lifestyle Properties Inc	ELS	3	PotlatchDeltic Corp	PCH	5
Equity Residential	EQR	5	Prologis Inc	PLD	5
Essential Properties Realty Trust Inc	EPRT	5	Public Storage	PSA	5
Essex Property Trust Inc	ESS	5	Rayonier Inc	RYN	5
Extra Space Storage Inc	EXR	3	RE/MAX Holdings Inc Class A	RMAX	3
Federal Realty Investment Trust	FRT	5	Ready Capital Corp	RC	3
First Industrial Realty Trust Inc	FR	5	Realty Income Corp	O	3
FirstService Corp Ordinary Shares	FSV	3	Regency Centers Corp	REG	5
Forestar Group Inc	FOR	4	Retail Opportunity Investments Corp	ROIC	4
Four Corners Property Trust Inc	FCPT	4	Rexford Industrial Realty Inc	REXR	4
Franklin Street Properties Corp	FSP	3	RPT Realty	RPT	3
FRP Holdings Inc	FRPH	3	Ryman Hospitality Properties Inc	RHP	4
Gaming and Leisure Properties Inc	GLPI	4	Sabra Health Care REIT Inc	SBRA	5
Getty Realty Corp	GTY	4	Safehold Inc	SAFE	3
Global Medical REIT Inc	GMRE	4	Saul Centers Inc	BFS	4
Granite Real Estate Investment Trust Stapled Units Cons of 1 Shs of Granite	GRP.U	5	Simon Property Group Inc	SPG	5
Healthcare Realty Trust Inc	HR	3	SITE Centers Corp	SITC	5
Healthpeak Properties Inc	PEAK	3	Spirit Realty Capital Inc	SRC	5
Highwoods Properties Inc	HIW	3	Stag Industrial Inc	STAG	5
Host Hotels & Resorts Inc	HST	5	Sun Communities Inc	SUI	5
Howard Hughes Holdings Inc	HHH	4	Tanger Factory Outlet Centers Inc	SKT	3
Independence Realty Trust Inc	IRT	5	Terreno Realty Corp	TRNO	4
Innovative Industrial Properties Inc	IIPR	3	The RMR Group Inc Class A	RMR	4
InvenTrust Properties Corp	IVT	4	The St. Joe Co	JOE	4
Invitation Homes Inc	INVH	5			

Health Savings Account Investment List

REAL ESTATE (CONT.)

NAME	TICKER	RATING
Tricon Residential Inc	TCN	4
UDR Inc	UDR	5
Universal Health Realty Income Trust	UHT	4
Urban Edge Properties	UE	4
VICI Properties Inc Ordinary Shares	VICI	5
Vornado Realty Trust	VNO	5
W.P. Carey Inc	WPC	3
Welltower Inc	WELL	5
Weyerhaeuser Co	WY	5
Whitestone REIT	WSR	4

TECHNOLOGY

A10 Networks Inc	ATEN	3
Accenture PLC Class A	ACN	2
ACI Worldwide Inc	ACIW	5
ACM Research Inc Class A	ACMR	3
Adobe Inc	ADBE	3
Advanced Micro Devices Inc	AMD	4
Akamai Technologies Inc	AKAM	3
Alarm.com Holdings Inc	ALRM	3
Allegro Microsystems Inc Ordinary Shares	ALGM	5
Allient Inc	ALNT	4
Alpha & Omega Semiconductor Ltd	AOSL	4
Amdocs Ltd	DOX	5
American Software Inc Class A	AMSWA	3
Amkor Technology Inc	AMKR	4
Amphenol Corp Class A	APH	3
Analog Devices Inc	ADI	5
Ansys Inc	ANSS	3
Apple Inc	AAPL	3
Applied Materials Inc	AMAT	3
Arista Networks Inc	ANET	2
Arrow Electronics Inc	ARW	4
ASGN Inc	ASGN	5
ASML Holding NV ADR	ASML	3
Autodesk Inc	ADSK	3
Aviat Networks Inc	AVNW	4
Axcelis Technologies Inc	ACLS	4
Badger Meter Inc	BMI	3
Bel Fuse Inc Class A	BELFA	4
Bel Fuse Inc Class B	BELFB	4
Belden Inc	BDC	4
Benchmark Electronics Inc	BHE	4

Bentley Systems Inc Ordinary Shares - Class B	BSY	2
Blackbaud Inc	BLKB	3
Block Inc Class A	SQ	3
Broadcom Inc	AVGO	2
Broadridge Financial Solutions Inc	BR	3
CACI International Inc Class A	CACI	4
Cadence Design Systems Inc	CDNS	1
Calix Inc	CALX	3
Camtek Ltd	CAMT	3
Canadian Solar Inc	CSIQ	3
CDW Corp	CDW	4
Celestica Inc Shs Sub-Voting	CLS	4
CGI Inc Class A	GIB	3
Check Point Software Technologies Ltd	CHKP	4
CI&T Inc Class A	CINT	3
Ciena Corp	CIEN	4
Cirrus Logic Inc	CRUS	5
Cisco Systems Inc	CSCO	4
Clearfield Inc	CLFD	3
Cognex Corp	CGNX	4
Cognizant Technology Solutions Corp Class A	CTSH	5
Coherent Corp	COHR	4
Cohu Inc	COHU	4
Concentrix Corp Ordinary Shares	CNXC	3
CoreCard Corp Class A	CCRD	3
Corning Inc	GLW	5
Corsair Gaming Inc Ordinary Shares	CRSR	4
Cricut Inc Ordinary Shares - Class A	CRCT	4
CSG Systems International Inc	CSGS	3
CTS Corp	CTS	4
Daily Journal Corp	DJCO	3
Daktronics Inc	DAKT	3
Daqo New Energy Corp ADR	DQ	3
Digi International Inc	DGII	3
Diodes Inc	DIOD	5
DLocal Ltd Class A	DLO	3
DoubleVerify Holdings Inc	DV	3
EchoStar Corp Class A	SATS	4
eGain Corp	EGAN	3
Endava PLC ADR	DAVA	5
Enphase Energy Inc	ENPH	3
Entegris Inc	ENTG	4
EPAM Systems Inc	EPAM	3
ePlus Inc	PLUS	4
ESCO Technologies Inc	ESE	3
Euronet Worldwide Inc	EEFT	5

Evertec Inc	EVTC	4
ExlService Holdings Inc	EXLS	3
F5 Inc	FFIV	5
Fabrinet	FN	4
First Solar Inc	FSLR	5
Fiserv Inc	FI	5
Fleetcor Technologies Inc	FLT	4
Flex Ltd	FLEX	5
FormFactor Inc	FORM	3
Formula Systems (1985) Ltd ADR	FORTY	4
Fortinet Inc	FTNT	4
Fortive Corp	FTV	5
Garmin Ltd	GRMN	4
Gartner Inc	IT	3
Genpact Ltd	G	3
GigaCloud Technology Inc Class A	GCT	4
Gilat Satellite Networks Ltd	GILT	4
Globant SA	GLOB	3
GoPro Inc Class A	GPRO	3
Grid Dynamics Holdings Inc Ordinary Shares Class A	GDYN	4
Hewlett Packard Enterprise Co	HPE	4
Himax Technologies Inc ADR	HIMX	5
IBEX Ltd	IBEX	3
Ichor Holdings Ltd	ICHR	4
Information Services Group Inc	III	4
Infosys Ltd ADR	INFY	4
Insight Enterprises Inc	NSIT	4
InterDigital Inc	IDCC	3
International Business Machines Corp	IBM	3
International Money Express Inc	IMXI	3
inTest Corp	INTT	4
Intuit Inc	INTU	3
IPG Photonics Corp	IPGP	5
Ituran Location and Control Ltd	ITRN	3
Jabil Inc	JBL	3
Jack Henry & Associates Inc	JKHY	3
Juniper Networks Inc	JNPR	5
Karooooo Ltd	KARO	3
Keysight Technologies Inc	KEYS	3
KLA Corp	KLAC	3
Kulicke & Soffa Industries Inc	KLIC	5
Lam Research Corp	LRCX	4
Lattice Semiconductor Corp	LSCC	4
Leidos Holdings Inc	LDOS	5
Littelfuse Inc	LFUS	5
LiveRamp Holdings Inc	RAMP	4
LSI Industries Inc	LYTS	3
Luna Innovations Inc	LUNA	4

Health Savings Account Investment List

TECHNOLOGY (CONT.)

NAME	TICKER	RATING
MagnaChip Semiconductor Corp	MX	4
Manhattan Associates Inc	MANH	1
Marvell Technology Inc	MRVL	5
Materialise NV ADR	MTLS	3
Mesa Laboratories Inc	MLAB	3
Methode Electronics Inc	MEI	3
Microchip Technology Inc	MCHP	5
Micron Technology Inc	MU	4
Microsoft Corp	MSFT	3
MiX Telematics Ltd ADR	MIXT	3
MKS Instruments Inc	MKSI	5
Monolithic Power Systems Inc	MPWR	3
N-able Inc	NABL	3
NCR Voyix Corp	VYX	4
NetApp Inc	NTAP	3
NetScout Systems Inc	NTCT	3
NICE Ltd ADR	NICE	5
Nokia Oyj ADR	NOK	5
Nova Ltd	NVMI	4
Novanta Inc	NOVT	3
NVE Corp	NVEC	3
NVIDIA Corp	NVDA	3
NXP Semiconductors NV	NXPI	5
ODDITY Tech Ltd Class A Shares	ODD	3
ON Semiconductor Corp	ON	5
Onto Innovation Inc	ONTO	3
Open Text Corp	OTEX	5
OSI Systems Inc	OSIS	4
PagSeguro Digital Ltd Class A	PAGS	3
Parsons Corp	PSN	4
Paycom Software Inc	PAYC	3
Paylocity Holding Corp	PCTY	4
Paymentus Holdings Inc Class A	PAY	3
PC Connection Inc	CNXN	3
Perficient Inc	PRFT	4
Photronics Inc	PLAB	4
Plexus Corp	PLXS	4
Power Integrations Inc	POWI	3
Progress Software Corp	PRGS	3
PTC Inc	PTC	3
PubMatic Inc Ordinary Shares - Class A	PUBM	3
Qualcomm Inc	QCOM	5
Qualys Inc	QLYS	1
Radware Ltd	RDWR	4

Richardson Electronics Ltd	RELL	3
Rogers Corp	ROG	5
Roper Technologies Inc	ROP	3
Salesforce Inc	CRM	4
Sanmina Corp	SANM	4
SAP SE ADR	SAP	3
Sapiens International Corp NV	SPNS	3
ScanSource Inc	SCSC	4
Science Applications International Corp	SAIC	4
Semtech Corp	SMTC	4
Sensata Technologies Holding PLC	ST	5
ServiceNow Inc	NOW	3
Silicom Ltd	SILC	3
Silicon Laboratories Inc	SLAB	5
Silicon Motion Technology Corp ADR	SIMO	4
Skyworks Solutions Inc	SWKS	5
SMART Global Holdings Inc	SGH	5
SolarEdge Technologies Inc	SEDG	3
Sonos Inc	SONO	4
Sony Group Corp ADR	SONY	5
SPS Commerce Inc	SPSC	2
SS&C Technologies Holdings Inc	SSNC	5
STMicroelectronics NV ADR	STM	5
StoneCo Ltd Class A	STNE	4
Super Micro Computer Inc	SMCI	3
Synaptics Inc	SYNA	5
Synopsys Inc	SNPS	2
Taiwan Semiconductor Manufacturing Co Ltd ADR	TSM	4
TaskUs Inc Class A	TASK	3
TD Synnex Corp	SNX	4
TE Connectivity Ltd	TEL	5
Teledyne Technologies Inc	TDY	4
Telefonaktiebolaget L M Ericsson ADR	ERIC	4
TELUS International (Cda) Inc Ordinary Shares (Sub Voting)	TIXT	3
Teradata Corp	TDC	3
Teradyne Inc	TER	4
Texas Instruments Inc	TXN	4
The Descartes Systems Group Inc	DSGX	3
The Hackett Group Inc	HCKT	3
The Trade Desk Inc Class A	TTD	1
Trimble Inc	TRMB	5
TTEC Holdings Inc	TTEC	3
TTM Technologies Inc	TTMI	4
Tyler Technologies Inc	TYL	3
Ultra Clean Holdings Inc	UCTT	4

Universal Display Corp	OLED	3
Upbound Group Inc	UPBD	3
Verint Systems Inc	VRNT	3
Viavi Solutions Inc	VIAV	3
Vicor Corp	VICR	3
Vishay Intertechnology Inc	VSH	5
Vishay Precision Group Inc	VPG	4
VIZIO Holding Corp Ordinary Shares - Class A	VZIO	3
VMware Inc Class A	VMW	3
Vontier Corp Ordinary Shares	VNT	4
WEX Inc	WEX	4
Wipro Ltd ADR	WIT	5
WNS (Holdings) Ltd ADR	WNS	3
Xerox Holdings Corp	XRX	3
Yalla Group Ltd ADR	YALA	4
Zebra Technologies Corp Class A	ZBRA	5
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
Altus Power Inc Ordinary Shares - Class A	AMPS	3
Ameren Corp	AEE	5
American Electric Power Co Inc	AEP	3
American States Water Co	AWR	4
American Water Works Co Inc	AWK	5
Aris Water Solutions Inc Class A	ARIS	4
Artesian Resources Corp Class A	ARTNA	3
Atlantica Sustainable Infrastructure PLC	AY	3
Atmos Energy Corp	ATO	5
Avangrid Inc	AGR	3
Avista Corp	AVA	5
Black Hills Corp	BKH	3
Brookfield Renewable Corp Ordinary Shares - Class A (Sub Voting)	BEPC	3
California Water Service Group	CWT	3
CenterPoint Energy Inc	CNP	5
Centrais Eletricas Brasileiras SA ADR	EBR.B	3
Centrais Eletricas Brasileiras SA ADR	EBR	3
Chesapeake Utilities Corp	CPK	4
Cia Energetica DE Minas Gerais - Cemig ADR	CIG	4

UTILITIES (CONT.)

NAME	TICKER	RATING
Cia Paranaense De Energia Copel ADR	ELP	4
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	5
Consolidated Edison Inc	ED	5
Consolidated Water Co Ltd	CWCO	3
Constellation Energy Corp	CEG	3
Dominion Energy Inc	D	3
DTE Energy Co	DTE	5
Duke Energy Corp	DUK	5
Edison International	EIX	5
Enel Chile SA ADR	ENIC	4
Entergy Corp	ETR	3
Essential Utilities Inc	WTRG	3
Evergy Inc	EVRG	3
Eversource Energy	ES	3
Exelon Corp	EXC	5
FirstEnergy Corp	FE	5
Fortis Inc	FTS	5
Genie Energy Ltd Class B	GNE	3
Global Water Resources Inc	GWRS	3
Idacorp Inc	IDA	5
MGE Energy Inc	MGEE	4
Middlesex Water Co	MSEX	3
Montauk Renewables Inc Ordinary Shares	MNTK	3
New Jersey Resources Corp	NJR	5
NextEra Energy Inc	NEE	3
NiSource Inc	NI	5
Northwest Natural Holding Co	NWN	3
NorthWestern Energy Group Inc	NWE	5
OGE Energy Corp	OGE	5
ONE Gas Inc	OGS	3
Ormat Technologies Inc	ORA	3
Otter Tail Corp	OTTR	4
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

Sempra	SRE	5
SJW Group	SJW	5
Southern Co	SO	4
Southwest Gas Holdings Inc	SWX	4
Spire Inc	SR	3
The AES Corp	AES	3
The York Water Co	YORW	3
UGI Corp	UGI	3
Unitil Corp	UTL	3
WEC Energy Group Inc	WEC	5
Xcel Energy Inc	XEL	5

Health Savings Account Investment List

ETFs

NAME	TICKER	RATING
American Century STOXX US Qty Val ETF	VALQ	Silver
American Century US Quality Growth ETF	QGRO	Silver
American Customer Satisfaction ETF	ACSI	Bronze
Amplify Online Retail ETF	IBUY	Bronze
BNY Mellon US Large Cap Core Equity ETF	BKLC	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	Bronze
Direxion NASDAQ-100® Equal Wtd ETF	QQQE	Gold
Energy Select Sector SPDR® ETF	XLE	Silver
Fidelity® Dividend ETF for Rising Rates	FDRR	Gold
Fidelity® High Dividend ETF	FDVV	
Fidelity® International High Div ETF	FIDI	Gold
Fidelity® Low Duration Bond Factor ETF	FLDR	Silver
Fidelity® Low Volatility Factor ETF	FDLO	Gold
Fidelity® Momentum Factor ETF	FDMO	Bronze
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	Silver
Fidelity® MSCI Health Care ETF	FHLC	Silver
Fidelity® MSCI Industrials ETF	FIDU	Gold
Fidelity® MSCI Information Tech ETF	FTEC	Gold
Fidelity® MSCI Materials ETF	FMAT	Gold
Fidelity® MSCI Real Estate ETF	FREL	Gold
Fidelity® MSCI Utilities ETF	FUTY	Bronze
Fidelity® Nasdaq Composite ETF	ONEQ	Gold
Fidelity® Quality Factor ETF	FQAL	Silver
Fidelity® Small-Mid Multifactor ETF	FSMD	Gold

Fidelity® Stocks for Inflation ETF	FCPI	Silver
Fidelity® Value Factor ETF	FVAL	Gold
Financial Select Sector SPDR® XLF ETF	XLF	Silver
First Trust Capital Strength ETF	FTCS	Silver
First Trust Cloud Computing ETF	SKYY	Bronze
First Trust Cnsmr Staples AlphaDEX® ETF	FXG	Bronze
First Trust Dorsey Wright Focus 5 ETF	FV	Bronze
First Trust Dow Jones Internet ETF	FDN	Bronze
First Trust Energy AlphaDEX® FXN ETF	FXN	Bronze
First Trust Materials AlphaDEX® ETF	FXZ	Gold
First Trust Mid Cap Core AlphaDEX® ETF	FNX	Silver
First Trust Mid Cap Growth AlphaDEX® ETF	FNY	Silver
First Trust NASDAQ Cybersecurity ETF	CIBR	Bronze
First Trust NASDAQ-100 Equal Wtd ETF	QQEW	Silver
First Trust RBA Amer Intl 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 Gr AlphaDEX® ETF	FYC	Silver
First Trust Small Cap Val AlphaDEX® ETF	FYT	Bronze
First Trust Value Line® Dividend ETF	FVD	
FlexShares Disciplined Duration MBS ETF	MBSD	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	
FlexShares STOXX Global Broad Infrs ETF	NFRA	Bronze
Franklin U.S. Low Volatility Hi Div ETF	LVHD	

Global X Cloud Computing ETF	CLOU	Silver
Global X MSCI China Consumer Disc ETF	CHIQ	Gold
Global X S&P 500® Catholic Values ETF	CATH	Bronze
Global X Video Games & Esports ETF	HERO	Bronze
Goldman Sachs ActiveBeta® Intl Eq ETF	GSIE	
Goldman Sachs ActiveBeta® US LgCp Eq ETF	GSLC	
Goldman Sachs ActiveBeta® US SmCp Eq ETF	GSSC	Silver
Goldman Sachs JUST US Large Cap Eq ETF	JUST	
Hartford Multifactor Dev Mkts (exUS) ETF	RODM	
Hartford Multifactor US Equity ETF	ROUS	
Health Care Select Sector SPDR® ETF	XLV	Silver
Industrial Select Sector SPDR® ETF	XLI	Silver
Invesco 1-30 Laddered Treasury ETF	PLW	Bronze
Invesco BulletShares 2022 HY Corp Bd ETF		Bronze
Invesco Dividend Achievers™ ETF	PFM	Silver
Invesco DWA Healthcare Momentum ETF	PTH	Silver
Invesco DWA Industrials Momentum ETF	PRN	Gold
Invesco DWA SmallCap Momentum ETF	DWAS	Silver
Invesco DWA Technology Momentum ETF	PTF	Gold
Invesco Dynamic Food & Beverage ETF	PBJ	Silver
Invesco FTSE RAFI US 1000 ETF	PRF	
Invesco FTSE RAFI US 1500 Small-Mid ETF	PRFZ	
Invesco Golden Dragon China ETF	PGJ	Bronze
Invesco High Yield Eq Div Achiev™ ETF	PEY	Silver
Invesco National AMT-Free Muni Bd ETF	PZA	
Invesco PureBeta MSCI USA ETF	PBUS	Silver
Invesco S&P 500® Enhanced Value ETF	SPVU	Bronze
Invesco S&P 500® Eql Wt Cnsm Stapl ETF	RHS	Silver

Health Savings Account Investment List

ETFs (CONT.)

NAME	TICKER	RATING
Invesco S&P 500® Equal Weight Matrls ETF	RTM	Bronze
Invesco S&P 500® Equal Weight Utilts ETF	RYU	Gold
Invesco S&P 500® ex-Rate Snsv LowVol ETF	XRLV	Silver
Invesco S&P 500® Quality ETF	SPHQ	
Invesco S&P 500® Top 50 ETF	XLG	Bronze
Invesco S&P Global Water ETF	CGW	Bronze
Invesco S&P MidCap 400 Revenue ETF	RWK	Silver
Invesco S&P MidCap 400® Pure Value ETF	RFV	Silver
Invesco S&P SmallCap 600® Equal Wt ETF	EWSC	Silver
Invesco Treasury Collateral ETF	CLTL	Bronze
Invesco Variable Rate Preferred ETF	VRP	Bronze
IQ FTSE International Eq Ccy Netrl ETF	HFXI	Bronze
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	
iShares 10-20 Year Treasury Bond ETF	TLH	Bronze
iShares 3-7 Year Treasury Bond ETF	IEI	Bronze
iShares 5-10 Year invmt Grd Corp Bd ETF	IGIB	
iShares Agency Bond ETF	AGZ	Bronze
iShares Broad USD High Yield Corp Bd ETF	USHY	
iShares Broad USD Invmt Grd Corp Bd ETF	USIG	
iShares California Muni Bond ETF	CMF	Gold
iShares Cohen & Steers REIT ETF	ICF	Gold
iShares Convertible Bond ETF	ICVT	Gold
iShares Core 1-5 Year USD Bond ETF	ISTB	Silver
iShares Core 10+ Year USD Bond ETF	ILTB	Bronze
iShares Core Aggressive Allocation ETF	AOA	Gold
iShares Core Conservative Allocation ETF	AOK	Bronze
iShares Core Dividend ETF	DIVB	Silver

iShares Core Dividend Growth ETF	DGRO	Silver	iShares Global REIT ETF	REET	Bronze
iShares Core Growth Allocation ETF	AOR	Gold	iShares Global Tech ETF	IXN	Bronze
iShares Core High Dividend ETF	HDV	Bronze	iShares Global Timber & Forestry ETF	WOOD	Bronze
iShares Core International Aggt Bd ETF	IAGG	Silver	iShares Government/Credit Bond ETF	GBF	Bronze
iShares Core Moderate Allocation ETF	AOM	Gold	iShares Latin America 40 ETF	ILF	Bronze
iShares Core S&P 500 ETF	IVV		iShares MBS ETF	MBB	Bronze
iShares Core S&P Mid-Cap ETF	IJH		iShares Micro-Cap ETF	IWC	Bronze
iShares Core S&P Small-Cap ETF	IJR		iShares Morningstar Growth ETF	ILCG	Gold
iShares Core S&P Total US Stock Mkt ETF	ITOT		iShares Morningstar Mid-Cap ETF	IMCB	Bronze
iShares Core S&P US Growth ETF	IUSG		iShares Morningstar Mid-Cap Growth ETF	IMCG	Silver
iShares Core S&P US Value ETF	IUSV		iShares Morningstar Mid-Cap Value ETF	IMCV	Gold
iShares Core Total USD Bond Market ETF	IUSB		iShares Morningstar Small-Cap Growth ETF	ISCG	Silver
iShares Core US Aggregate Bond ETF	AGG		iShares Morningstar Small-Cap Value ETF	ISCV	Bronze
iShares Core US REIT ETF	USRT	Silver	iShares Morningstar U.S. Equity ETF	ILCB	Silver
iShares Cybersecurity and Tech ETF	IHAK	Silver	iShares Morningstar Value ETF	ILCV	Silver
iShares Dow Jones US ETF	IYY	Silver	iShares MSCI ACWI ETF	ACWI	
iShares ESG 1-5 Year USD Corp Bd ETF	SUSB	Bronze	iShares MSCI ACWI Low Carbon Target ETF	CRBN	Silver
iShares ESG Aware MSCI USA ETF	ESGU		iShares MSCI Global Agricultr Prdcrs ETF	VEGI	Silver
iShares ESG Aware MSCI USA Small-Cap ETF	ESML		iShares MSCI Global Min Vol Factor ETF	ACWV	
iShares ESG MSCI USA Leaders ETF	SUSL		iShares MSCI KLD 400 Social ETF	DSI	
iShares ESG U.S. Aggregate Bond ETF	EAGG		iShares MSCI USA ESG Select ETF	SUSA	
iShares ESG USD Corporate Bond ETF	SUSC	Bronze	iShares MSCI USA Min Vol Factor ETF	USMV	
iShares Fallen Angels USD Bond ETF	FALN	Silver	iShares MSCI USA Momentum Factor ETF	MTUM	
iShares Floating Rate Bond ETF	FLOT	Bronze	iShares MSCI USA Quality Factor ETF	QUAL	
iShares Genomics Immunlg & Hlthcr ETF	IDNA	Bronze	iShares MSCI USA Size Factor ETF	SIZE	Bronze
iShares Global 100 ETF	IOO	Bronze	iShares MSCI USA Sm-Cp Min Vol Fctr ETF	SMMV	Gold
iShares Global Comm Services ETF	IXP	Bronze	iShares MSCI USA Small-Cap Mltfctr ETF	SMLF	Gold
iShares Global Consumer Staples ETF	KXI	Bronze	iShares MSCI USA Value Factor ETF	VLUE	
iShares Global Energy ETF	IXC	Bronze	iShares MSCI World ETF	URTH	Silver
iShares Global Financials ETF	IXG	Bronze	iShares National Muni Bond ETF	MUB	
iShares Global Healthcare ETF	IXJ	Silver	iShares New York Muni Bond ETF	NYF	Bronze
iShares Global Materials ETF	MXI	Bronze			

Health Savings Account Investment List

ETFs (CONT.)

NAME	TICKER	RATING
iShares North Amer Tech-Multimd Ntwk ETF	IGN	Bronze
iShares North American Natural Res ETF	IGE	Bronze
iShares Preferred&Income Securities ETF	PFF	Bronze
iShares Residential & Multisector RE ETF	REZ	Bronze
iShares Russell 1000 ETF	IWB	
iShares Russell 1000 Growth ETF	IWF	
iShares Russell 1000 Value ETF	IWD	
iShares Russell 2000 ETF	IWM	
iShares Russell 2500 ETF	SMMD	Gold
iShares Russell 3000 ETF	IWV	
iShares Russell Mid-Cap ETF	IWR	
iShares Russell Mid-Cap Growth ETF	IWP	
iShares Russell Mid-Cap Value ETF	IWS	
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	IVW	Silver
iShares S&P 500 Value ETF	IVE	Silver
iShares S&P Mid-Cap 400 Growth ETF	IJK	
iShares S&P Mid-Cap 400 Value ETF	IJJ	
iShares S&P Small-Cap 600 Growth ETF	IJT	
iShares S&P Small-Cap 600 Value ETF	IJS	
iShares Select Dividend ETF	DVY	Silver
iShares Short-Term National Muni Bd ETF	SUB	
iShares TIPS Bond ETF	TIP	
iShares US Aerospace & Defense ETF	ITA	Silver
iShares US Basic Materials ETF	IYM	Silver
iShares US Broker-Dealers&Secs Exchs ETF	IAI	Bronze
iShares US Consumer Discretionary ETF	IYC	Silver
iShares US Consumer Staples ETF	IYK	Bronze

iShares US Energy ETF	IYE	Silver
iShares US Financial Services ETF	IYG	Bronze
iShares US Financials ETF	IYF	Bronze
iShares US Healthcare ETF	IYH	Silver
iShares US Healthcare Providers ETF	IHF	Silver
iShares US Home Construction ETF	ITB	Gold
iShares US Industrials ETF	IYJ	Gold
iShares US Infrastructure ETF	IFRA	Gold
iShares US Insurance ETF	IAK	Bronze
iShares US Medical Devices ETF	IHI	Bronze
iShares US Oil & Gas Explor & Prod ETF	IEO	Silver
iShares US Real Estate ETF	IYR	Gold
iShares US Regional Banks ETF	IAT	Bronze
iShares US Technology ETF	IYW	Silver
iShares US Treasury Bond ETF	GOVT	
iShares US Utilities ETF	IDU	Bronze
iShares® 0-3 Month Treasury Bond ETF	SGOV	Gold
iShares® ESG Advanced MSCI USA ETF	USXF	Silver
JHancock Multifactor Em Mkts ETF	JHEM	Silver
JHancock Multifactor Large Cap ETF	JHML	Silver
JHancock Multifactor Mid Cap ETF	JHMM	
JHancock Multifactor Small Cap ETF	JHSC	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 US Momentum Factor ETF	JMOM	Gold
JPMorgan US Quality Factor ETF	JQUA	Gold
JPMorgan US Value Factor ETF	JVAL	Gold
KraneShares CSI China Internet ETF	KWEB	Bronze
Materials Select Sector SPDR® ETF	XLB	Bronze
Nuveen ESG Intl Dev Mkts Eq ETF	NUDM	Bronze
Nuveen ESG Large-Cap Growth ETF	NULG	Silver
Nuveen ESG Large-Cap Value ETF	NULV	Silver
Nuveen ESG Mid-Cap Growth ETF	NUMG	Silver
Nuveen ESG Mid-Cap Value ETF	NUMV	Silver
Nuveen ESG Small-Cap ETF	NUSC	Silver
Pacer Trendpilot™ 100 ETF	PTNQ	Bronze
Pacer Trendpilot™ US Large Cap ETF	PTLC	Bronze
Pacer Trendpilot™ US Mid Cap ETF	PTMC	Bronze
Pacer US Cash Cows 100 ETF	COWZ	Bronze
Pacer US Small Cap Cash Cows 100 ETF	CALF	Silver
PIMCO 0-5 Year High Yield Corp Bd ETF	HYS	Bronze
PIMCO 1-5 Year US TIPS Index ETF	STPZ	
PIMCO Investment Grade Corporate Bd ETF	CORP	Bronze
PIMCO RAFI Dyn Multi-Factor US Eq ETF	MFUS	Silver
ProShares S&P MidCap 400 Dividend Arst	REGL	Bronze
Real Estate Select Sector SPDR®	XLRE	Silver
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	
Schwab Fundamental Intl Lg Co ETF	FNDF	
Schwab Fundamental US Broad Market ETF	FNDB	Silver
Schwab Fundamental US Large Company ETF	FNDX	
Schwab Fundamental US Small Company ETF	FNDA	
Schwab Intermediate-Term US Trs ETF™	SCHR	Silver
Schwab International Dividend Equity ETF	SCHY	
Schwab International Equity ETF™	SCHF	
Schwab International Small-Cap Eq ETF™	SCHC	
Schwab Short-Term US Treasury ETF™	SCHO	
Schwab US Aggregate Bond ETF™	SCHZ	Silver
Schwab US Broad Market ETF™	SCHB	
Schwab US Dividend Equity ETF™	SCHD	

Health Savings Account Investment List

ETFs (CONT.)

NAME	TICKER	RATING
Schwab US Large-Cap ETF™	SCHX	
Schwab US Large-Cap Growth ETF™	SCHG	
Schwab US Large-Cap Value ETF™	SCHV	
Schwab US Mid-Cap ETF™	SCHM	
Schwab US REIT ETF™	SCHH	
Schwab US Small-Cap ETF™	SCHA	
Schwab US TIPS ETF™	SCHP	
SP Funds Dow Jones Global Sukuk ETF	SPSK	Bronze
SPDR S&P® North American Natural Res ETF	NANR	Silver
SPDR® Blmbg 1-10 Year TIPS ETF	TIPX	Silver
SPDR® Blmbg 1-3 Mth T-Bill ETF	BIL	Bronze
SPDR® Blmbg Convert Secs ETF	CWB	Bronze
SPDR® Blmbg Inv Grd Flt Rt ETF	FLRN	Bronze
SPDR® Blmbg ST HY Bd ETF	SJNK	Gold
SPDR® Dow Jones Global Real Estate ETF	RWO	
SPDR® Dow Jones Industrial Avg ETF Tr	DIA	
SPDR® MSCI ACWI Climate Paris AlignedETF	NZAC	Silver
SPDR® MSCI ACWI ex-US ETF	CWI	Silver
SPDR® MSCI EAFE Fssl Ful Free RsrvETF	EFAQ	Bronze
SPDR® MSCI EAFE StrategicFactors ETF	QEFA	
SPDR® MSCI Em Mkts Fssl Ful Free RsrvETF	EEMX	Silver
SPDR® MSCI USA Gender Diversity ETF	SHE	Bronze
SPDR® MSCI USA StrategicFactors ETF	QUS	
SPDR® Nuveen Blmbg ST MunBd ETF	SHM	Silver
SPDR® NYSE Technology ETF	XNTK	Gold
SPDR® Port S&P 1500 Comps Stk Mkt ETF	SPTM	
SPDR® Portfolio Aggregate Bond ETF	SPAB	
SPDR® Portfolio Corporate Bond ETF	SPBO	Silver
SPDR® Portfolio Developed Wld ex-US ETF	SPDW	
SPDR® Portfolio Emerging Markets ETF	SPEM	Gold
SPDR® Portfolio Europe ETF	SPEU	Bronze

SPDR® Portfolio High Yield Bond ETF	SPHY	Gold	SPDR® S&P Emerging Markets Small Cap ETF	EWX	Bronze
SPDR® Portfolio Interm Term Corp Bd ETF	SPIB		SPDR® S&P Global Dividend ETF	WDIV	Bronze
SPDR® Portfolio Intmdt Term Trs ETF	SPTI	Bronze	SPDR® S&P Global Natural Resources ETF	GNR	Bronze
SPDR® Portfolio Long Term Corp Bd ETF	SPLB	Bronze	SPDR® S&P Health Care Equipment ETF	XHE	Bronze
SPDR® Portfolio Long Term Treasury ETF	SPTL	Bronze	SPDR® S&P Health Care Services ETF	XHS	Silver
SPDR® Portfolio Mortgage Backed Bond ETF	SPMB	Bronze	SPDR® S&P Homebuilders ETF	XHB	Silver
SPDR® Portfolio MSCI Global Stk Mkt ETF	SPGM	Gold	SPDR® S&P Insurance ETF	KIE	Silver
SPDR® Portfolio S&P 400 Mid Cap ETF	SPMD	Silver	SPDR® S&P Metals and Mining ETF	XME	Silver
SPDR® Portfolio S&P 500 ETF	SPLG		SPDR® S&P MIDCAP 400 ETF Trust	MDY	
SPDR® Portfolio S&P 500 Growth ETF	SPYG		SPDR® S&P Oil & Gas Explor & Prodn ETF	XOP	Silver
SPDR® Portfolio S&P 500 High Div ETF	SPYD	Silver	SPDR® S&P Pharmaceuticals ETF	XPH	Bronze
SPDR® Portfolio S&P 500 Value ETF	SPYV		SPDR® S&P Regional Banking ETF	KRE	Silver
SPDR® Portfolio S&P 600 Sm Cap ETF	SPSM	Silver	SPDR® S&P Retail ETF	XRT	Gold
SPDR® Portfolio Short Term Corp Bd ETF	SPSB	Gold	SPDR® S&P Semiconductor ETF	XSD	Silver
SPDR® Portfolio Short Term Treasury ETF	SPTS	Gold	SPDR® S&P Software & Services ETF	XSW	Silver
SPDR® Portfolio TIPS ETF	SPIP		SPDR® S&P Telecom ETF	XTL	Silver
SPDR® Russell 1000 Low Vol Foc ETF	ONEV	Gold	SPDR® S&P Transportation ETF	XTN	Bronze
SPDR® Russell 1000 Momentum Focus ETF	ONEO	Silver	SPDR® SSGA US Large Cap Low Volatil ETF	LGLV	Silver
SPDR® Russell 1000® Yield Focus ETF	ONEY		SPDR® SSGA US Small Cap Low Volatil ETF	SMLV	Gold
SPDR® S&P 400 Mid Cap Growth ETF	MDYG	Silver	Technology Select Sector SPDR® ETF	XLK	Gold
SPDR® S&P 400 Mid Cap Value ETF	MDYV	Bronze	Utilities Select Sector SPDR® ETF	XLU	Bronze
SPDR® S&P 500® ESG ETF	EFIV	Silver	VanEck EM High Yield Bond ETF	HYEM	Bronze
SPDR® S&P 600 Small Cap ETF	SLY	Silver	VanEck Environmental Svcs ETF	EVX	Bronze
SPDR® S&P 600 Small Cap Growth ETF	SLYG	Bronze	VanEck Fallen Angel HiYld Bd ETF	ANGL	Bronze
SPDR® S&P 600 Small Cap Value ETF	SLYV	Bronze	VanEck Gold Miners ETF	GDX	Bronze
SPDR® S&P Aerospace & Defense ETF	XAR	Silver	VanEck Green Bond ETF	GRNB	Bronze
SPDR® S&P Biotech ETF	XBI	Bronze	VanEck IG Floating Rate ETF	FLTR	Bronze
SPDR® S&P Capital Markets ETF	KCE	Silver	VanEck JPMorgan EMLcl Ccy Bd ETF	EMLC	
SPDR® S&P China ETF	GXC	Bronze	VanEck Junior Gold Miners ETF	GDXJ	Bronze
SPDR® S&P Dividend ETF	SDY		VanEck Morningstar Wide Moat ETF	MOAT	Silver
SPDR® S&P Emerging Asia Pacific ETF	GMF	Bronze	VanEck Retail ETF	RTH	Bronze

Health Savings Account Investment List

ETFs (CONT.)

NAME	TICKER	RATING
VanEck Semiconductor ETF	SMH	Silver
VanEck Social Sentiment ETF	BUZZ	Bronze
VanEck Steel ETF	SLX	Bronze
Vanguard Communication Services ETF	VOX	Gold
Vanguard Consumer Discretionary ETF	VCR	Gold
Vanguard Consumer Staples ETF	VDC	Gold
Vanguard Dividend Appreciation ETF	VIG	
Vanguard Dividend Appreciation Index Adm	VDADX	
Vanguard Energy ETF	VDE	Gold
Vanguard ESG US Stock ETF	ESGV	
Vanguard Extended Market ETF	VXF	
Vanguard Financials ETF	VFH	Gold
Vanguard Growth ETF	VUG	
Vanguard Health Care ETF	VHT	Gold
Vanguard High Dividend Yield ETF	VYM	
Vanguard Industrials ETF	VIS	Gold
Vanguard Information Technology ETF	VGT	Gold
Vanguard Interm-Term Bond ETF	BIV	Gold
Vanguard Interm-Term Corp Bd ETF	VCIT	
Vanguard Intmdt-Term Trs ETF	VGIT	
Vanguard Large-Cap ETF	VV	
Vanguard Long-Term Corporate Bd ETF	VCLT	
Vanguard Materials ETF	VAW	Gold
Vanguard Mega Cap ETF	MGC	
Vanguard Mega Cap Growth ETF	MGK	
Vanguard Mega Cap Value ETF	MGV	
Vanguard Mid-Cap ETF	VO	
Vanguard Mid-Cap Growth ETF	VOT	
Vanguard Mid-Cap Value ETF	VOE	
Vanguard Mortgage-Backed Secs ETF	VMBS	Gold
Vanguard Real Estate ETF	VNQ	
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	
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	
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	
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	
Vanguard Short-Term Corporate Bond ETF	VCSH	
Vanguard Short-Term Infl-Prot Secs ETF	VTIP	
Vanguard Short-Term Treasury ETF	VGSH	
Vanguard Small-Cap ETF	VB	
Vanguard Small-Cap Growth ETF	VBK	
Vanguard Small-Cap Value ETF	VBR	
Vanguard Tax-Exempt Bond ETF	VTEB	
Vanguard Total Bond Market ETF	BND	
Vanguard Total Bond Market Index Adm	VBTLX	
Vanguard Total International Bond ETF	BNDX	
Vanguard Total Stock Market ETF	VTI	
Vanguard Total World Bond ETF	BNDW	Gold
Vanguard Total World Stock ETF	VT	
Vanguard Utilities ETF	VPU	Silver
Vanguard Value ETF	VTV	
VictoryShares Dividend Accelerator ETF	VSDA	Silver
Wahed FTSE USA Shariah ETF	HLAL	Bronze
WisdomTree China ex-State-Owd Entrpr ETF	CXSE	Silver

WisdomTree Emerging Markets SmCp Div ETF	DGS	Bronze
WisdomTree EmMkts ex-Stt-Ownd EntrprsETF	XSOE	Bronze
WisdomTree Global ex-US Qual Div Gr ETF	DNL	Bronze
WisdomTree India Earnings ETF	EPI	Bronze
WisdomTree International Equity ETF	DWM	Bronze
WisdomTree International LargeCp Div ETF	DOL	Bronze
WisdomTree International Qual Div Gr ETF	IQDG	Bronze
WisdomTree Intl Hdgd Qual Div Gr ETF	IHDG	Bronze
WisdomTree Japan Hedged Equity ETF	DXJ	Bronze
WisdomTree US Earnings 500 ETF	EPS	Silver
WisdomTree US High Dividend ETF	DHS	
WisdomTree US LargeCap Dividend ETF	DLN	
WisdomTree US MidCap Dividend ETF	DON	
WisdomTree US Quality Dividend Gr ETF	DGRW	Gold
WisdomTree US SmallCap Dividend ETF	DES	
WisdomTree US SmallCap Earnings ETF	EES	Silver
WisdomTree US SmallCap Qual Div Gr ETF	DGRS	Silver
WisdomTree US Total Dividend ETF	DTD	Silver
Xtrackers Low Beta High Yield Bond ETF	HYDW	Silver
Xtrackers MSCI EAFE Hedged Equity ETF	DBEF	Bronze
Xtrackers MSCI EAFE High Div Yld Eq ETF	HDEF	Silver
Xtrackers MSCI Japan Hedged Equity ETF	DBJP	Bronze
Xtrackers MSCI USA ESG Leaders Eq ETF	USSG	

MUTUAL FUNDS

NAME	TICKER	RATING
Vanguard LifeStrategy Income Inv	VASIX	3
Causeway Emerging Markets Instl	CEMIX	3
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	4
Vanguard Developed Markets Index Admiral	VTMGX	3
Vanguard Total Bond Market Index Adm	VBTLX	3
Dodge & Cox Income I	DODIX	5
Parnassus Core Equity Institutional	PRILX	5
Vanguard 500 Index Admiral	VFIAX	5
Vanguard Total Stock Mkt Idx Adm	VTSAX	3
BlackRock Equity Dividend K	MKDV X	3
Vanguard Mid Cap Index Admiral	VIMAX	4
MFS Mid Cap Growth R6	OTCKX	4
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	3
Vanguard LifeStrategy Growth Inv	VASGX	4
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	3
Vanguard Short-Term Bond Index Adm	VBIRX	2
Tributary Small Company Instl Plus	FOSBX	5
Vanguard Small Cap Index Adm	VSMAX	4
Vanguard Target Retirement 2020 Fund	VTWN X	4
Vanguard Target Retirement 2025 Fund	VTTVX	4
Vanguard Target Retirement 2030 Fund	VTHRX	4
Vanguard Target Retirement 2035 Fund	VTTHX	4
Vanguard Target Retirement 2050 Fund	VFIFX	4
Vanguard Target Retirement 2065 Fund	VLXVX	3
Vanguard Target Retirement Income Fund	VTINX	4