

Self-Directed

CAPTRUST Recommended Matrix

Ticker	ISIN	Morningstar Category	Prospectus Net Expense Ratio	Trading Volume (Daily)	12 Mo Yield	Net Assets Average	Primary Prospectus Benchmark/ Link to Performance & Prospectus
Global Equities							
VT <i>Vanguard Total World Stock ETF</i>	US9220427424	US Fund World Large-Stock Blend Index Fund	0.08	1,129,873	1.52529	\$13,241,217,496	FTSE Global All Cap (US RIC) NR USD https://investor.vanguard.com/etf/profile/overview/vt
US Equities							
VTI <i>Vanguard Total Stock Market ETF</i>	US9229087690	US Fund Large Blend Index Fund	0.03	2,936,714	1.29703	\$152,079,962,530	CRSP US Total Market TR USD https://investor.vanguard.com/etf/profile/overview/VTI
S&P 500							
IVV <i>iShares Core S&P 500 ETF</i>	US4642872000	US Fund Large Blend Index Fund	0.03	3,075,660	1.34956	\$217,472,695,293	S&P 500 TR USD https://www.ishares.com/us/products/239726/ishares-core-sp-500-etf
Completion							
VXF <i>Vanguard Extended Market ETF</i>	US9229086528	US Fund Mid-Cap Growth Index Fund	0.06	205,035	1.20739	\$9,309,848,496	S&P Completion TR USD https://investor.vanguard.com/etf/profile/VXF
Value							
VTV <i>Vanguard Value ETF</i>	US9229087443	US Fund Large Value Index Fund	0.04	2,877,467	2.13427	\$51,440,499,125	CRSP US Large Cap Value TR USD https://investor.vanguard.com/etf/profile/overview/VTV
Growth							
VUG <i>Vanguard Growth ETF</i>	US9229087369	US Fund Large Growth Index Fund	0.04	663,327	0.61569	\$55,301,405,570	CRSP US Large Cap Growth TR USD https://investor.vanguard.com/etf/profile/VUG
ACWI ex US							
IXUS <i>iShares Core MSCI Total Intl Stk ETF</i>	US46432F8344	US Fund Foreign Large Blend Index Fund	0.09	3,472,825	1.67062	\$17,308,796,595	MSCI ACWI Ex USA IMI NR USD https://www.ishares.com/us/products/244048/ishares-core-mcsi-total-international-etf
Developed Non-US							
VEA <i>Vanguard FTSE Developed Markets ETF</i>	US9219438580	US Fund Foreign Large Blend Index Fund	0.05	7,050,233	2.03167	\$73,936,177,768	FTSE Dvlp ex US All Cap(US RIC)NR USD https://investor.vanguard.com/etf/profile/portfolio/VEA
Emerging Markets							
VWO <i>Vanguard FTSE Emerging Markets ETF</i>	US9220428588	US Fund Diversified Emerging Mkts Index Fund	0.1	6,263,552	1.79116	\$59,783,612,128	FTSE EMs AC China A Incl (US RIC) NR USD https://investor.vanguard.com/etf/profile/VEA
Global Bond							
BNDW <i>Vanguard Total World Bond ETF</i>	US92206C5655	US Fund World Bond-USD Hedged Index Fund	0.06	28,210	1.47968	\$301,095,620	BBgBarc Global Agg Float Adj Com TR HUSD https://investor.vanguard.com/etf/profile/BNDW
US AGG							
AGG <i>iShares Core US Aggregate Bond ETF</i>	US4642872265	US Fund Intermediate Core Bond Index Fund	0.04	4,021,902	1.99798	\$78,593,294,594	BBgBarc US Agg Bond TR USD https://www.ishares.com/us/products/239458/ishares-core-us-bond-market-etf
International Bond							
BNDX <i>Vanguard Total International Bond ETF</i>	US92203J4076	US Fund World Bond-USD Hedged Index Fund	0.08	2,143,161	0.95856	\$27,549,441,704	BBgBarc Gbl Agg x USD FI Aj RIC TR HUSD https://investor.vanguard.com/etf/profile/BNDX
Short Term Bonds							
BSV <i>Vanguard Short-Term Bond ETF</i>	US9219378273	US Fund Short-Term Bond Index Fund	0.05	1,900,803	1.53426	\$24,955,574,230	BBgBarc US 1-5Y GovCredit FIAdj TR USD https://investor.vanguard.com/etf/profile/BSV
VGSH <i>Vanguard Short-Term Treasury ETF</i>	US92206C1027	US Fund Short Government Index Fund	0.05	686,061	0.70706	\$7,036,763,886	BBgBarc 1-3 Yr US Treasury TR USD https://investor.vanguard.com/etf/profile/VGSH

Rev. August 26, 2021

The balance in your HSA Investment Account is subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested. Investing through the WealthCare Saver investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement(s). For information regarding underlying investment expenses, earnings, and distributions, see the applicable investment prospectus and other publicly available information.

WealthCare Saver, a dba of Alegeus Technologies, LLC, is a licensed Non-Bank Custodian of HSA cash accounts.

CapFinancial Partners, LLC ("CAPTRUST") is an investment adviser registered under the Investment Advisers Act of 1940. CAPTRUST acts as investment advisor with respect to the investments available in your HSA. In addition, you may choose to have CAPTRUST manage your HSA account on a discretionary basis.

DriveWealth LLC, a registered broker dealer and member of FINRA and SIPC. SOC 2 Type 2, GDPR, CCPA compliant. Registered in all 50 U.S. states.