



# TIAA Health Savings Account investment menu

The following mutual funds with their respective gross/net expense ratios are in the standard investment menu for the TIAA Health Savings Account, administered by HealthEquity.

Lifecycle funds								
TIAA Lifecycle Index 2025 Gross/Net 0.20%/0.10%	TIAA Lifecycle Index 2030 Gross/Net 0.20%/0.10%	TIAA Lifecycle Index 2035 Gross/Net 0.19%/0.10%	TIAA Lifecycle Index 2040 Gross/Net 0.19%/0.10%	TIAA Lifecycle Index 2045 Gross/Net 0.19%/0.10%	TIAA Lifecycle Index 2050 Gross/Net 0.19%/0.10%	TIAA Lifecycle Index 2055 Gross/Net 0.20%/0.10%	TIAA Lifecycle Index 2060 Gross/Net 0.26%/0.10%	TIAA Lifecycle Ret Inc. Gross/Net 0.26%/0.10%
Domestic equity					International			
Large-cap growth	Large-cap blend	Large-cap value	Mid-cap blend	Small-cap blend	Large-cap blend		Large-cap growth	
BlackRock Capital Appreciation K Gross/Net 0.64%/0.64%	TIAA S&P 500 Index Gross/Net 0.05%/0.05%	Vanguard Windsor™ II Admiral™ Gross/Net 0.26%/0.26%	iShares Russell Mid-Cap Index K Gross/Net 0.08%/0.07%	BlackRock Advantage Small Cap Core K Gross/Net 0.56%/0.45%	TIAA International Eq Idx Gross/Net 0.05%/0.05%		Vanguard International Growth Adm Gross/Net 0.33%/0.33%	
	TIAA Social Choice Gross/Net 0.18%/0.18%			TIAA Small-Cap Blend Idx Gross/Net 0.06%/0.06%				
Fixed income				Emerging markets	REIT		Natural resources	
Inflation-protected	Intermediate	Short-term bond	Emerging markets bond	TIAA Emerging Markets Gross/Net 0.88%/0.88%	TIAA Real Estate Sec Instl Gross/Net 0.49%/0.49%		Vanguard Materials Index Admiral Gross/Net 0.10%/0.10%	
Vanguard Inflation-Protected Secs I Gross/Net 0.07%/0.07%	TIAA Bond Plus Gross/Net 0.30%/0.30%	Vanguard Short-Term Bond Index Adm Gross/Net 0.07%/0.07%	TIAA Emerging Markets Debt Gross/Net 0.62%/0.62%					
	Vanguard Interm-Term Bond Index Adm Gross/Net 0.07%/0.07%							

If you want to learn more about health savings accounts, please visit the **TIAA HSA Resource Center** for more information.

**HealthEquity®**



Gross expense ratio includes all of an investment's expenses. Net expense ratio takes into account any investment fee waivers and expense reductions, giving an indication of what is currently being charged.

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