



HealthInvest
HRA



Dear Gallagher HealthInvest HRA Participant:

The County of Riverside's health reimbursement arrangement (HRA) program includes an investment fund lineup you can use to invest your HRA balance. This lineup is being expanded to more closely mirror the fund options available through your defined contribution retirement plan.

This notice is informational only. You are not required to take any action.

The **Investment Fund Mapping Schedule** on the reverse shows how assets in the current lineup will be automatically mapped (transferred) to the new lineup. These changes are scheduled to occur on or around April 1, 2025

You can choose to invest your HRA balance in any one or more of the available options. The new options will be available online on or around April 1, 2025. To check or change your investment selection, log in at **HealthInvestHRA.com** and click **Investments**. You can also call the Gallagher HealthInvest HRA Customer Care Center at the number below. Changes are allowed once per calendar month.

The fund lineup is managed and monitored by the County's investment consultant, Gallagher Fiduciary Advisors. Gallagher HealthInvest HRA representatives do not give investment advice. Before investing in any option, you should carefully consider its objectives, risk level, fees, charges, and expenses. These details and other important information are contained in the prospectus for each fund, which you can find on the fund manager's website or after logging in at **HealthInvestHRA.com** and clicking **Investments**.

We appreciate the opportunity to serve you.



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Questions?

Our friendly customer care team is ready to help Monday through Friday from 6:00 a.m. to 5:00 p.m. Pacific Time.

1-844-342-5505 | HealthInvestHRA.com

Investment Fund Mapping Schedule

County of Riverside, California | Gallagher HealthInvest HRA

You are not required to take any action. Your health reimbursement arrangement (HRA) assets in any “current” fund will be automatically mapped (transferred) to the corresponding “new” fund according to this mapping schedule. These changes are scheduled to occur on or around April 1, 2025.

Current Investment Option	Ticker	Expense Ratio		New Investment Option	Ticker	Expense Ratio
Nationwide Fixed Fund	-	0.40%	➔	Nationwide Fixed Fund	-	0.40%
Vanguard Total Bond Market Index Adm	VBTLX	0.05%	➔	Fidelity US Bond Index	FXNAX	0.025%
Western Asset Core Plus Bond IS	WAPSX	0.42%	➔	Sterling Capital Total Return Bond R6	STRDX	0.360%
-	-	-	+	Vanguard Equity-Income Adm	VEIRX	0.180%
PIMCO StocksPLUS Absolute Ret I	PSPTX	0.70%	➔	Fidelity 500 Index	FXAIX	0.015%
Vanguard Total Stock Market Idx I	VITSX	0.03%	➔	Fidelity 500 Index	FXAIX	0.015%
-	-	-	+	JPMorgan Large Cap Growth R6	JLGMX	0.44%
-	-	-	+	Allspring Special Mid Cap Value Fund	WFPRX	0.70%
-	-	-	+	Fidelity Mid Cap Index	FSMDX	0.025%
-	-	-	+	MFS Mid Cap Growth R6	OTCKX	0.66%
-	-	-	+	DFA US Targeted Value I	DFFVX	0.29%
PIMCO StocksPLUS Small I	PSCSX	0.75%	➔	Fidelity Small Cap Index	FSSNX	0.025%
-	-	-	+	Hood River Small Cap Growth Ret	HRSIX	0.99%
Vanguard Total Intl Stock Index Adm	VTIAX	0.12%	➔	Fidelity Total International Index	FTIHX	0.06%
American Funds Europacific Growth R6	RERGX	0.47%	➔	MFS International Diversification R6	MDIZX	0.73%
BlackRock 20/80 Target Allocation K	BKCPX	0.24%	➔	Vanguard Target Retirement Income	VTINX	0.08%
BlackRock 40/60 Target Allocation K	BKMPX	0.25%	➔	Vanguard Target Retirement 2020	VTWNX	0.08%
-	-	-	+	Vanguard Target Retirement 2025	VTTVX	0.08%
BlackRock 60/40 Target Allocation K	BKGPX	0.27%	➔	Vanguard Target Retirement 2030	VTHRX	0.08%
-	-	-	+	Vanguard Target Retirement 2035	VTTHX	0.08%
-	-	-	+	Vanguard Target Retirement 2040	VFORX	0.08%
BlackRock 80/20 Target Allocation K	BKAPX	0.29%	➔	Vanguard Target Retirement 2045	VTIVX	0.08%
-	-	-	+	Vanguard Target Retirement 2050	VFIFX	0.08%
-	-	-	+	Vanguard Target Retirement 2055	VFFVX	0.08%
-	-	-	+	Vanguard Target Retirement 2060	VTTSX	0.08%
-	-	-	+	Vanguard Target Retirement 2065	VLXVX	0.08%
-	-	-	+	Vanguard Target Retirement 2070	VSVNX	0.08%