

# 4 ways to manage health care costs in retirement

By Kate Ashford  
NerdWallet

Health care in retirement is a big-ticket item. Experts estimate that an average 65-year-old retired couple in 2021 would need about \$300,000 in after-tax savings earmarked for health care costs in their post-work life, even with Medicare, according to Fidelity.

The totals are daunting, but you can take steps to keep costs as low as possible with the right planning, good insurance choices and a healthy understanding of your conditions and coverage. Try these strategies — now and in retirement — to help control your health care bills.

## 1. TAKE ADVANTAGE OF AN HSA

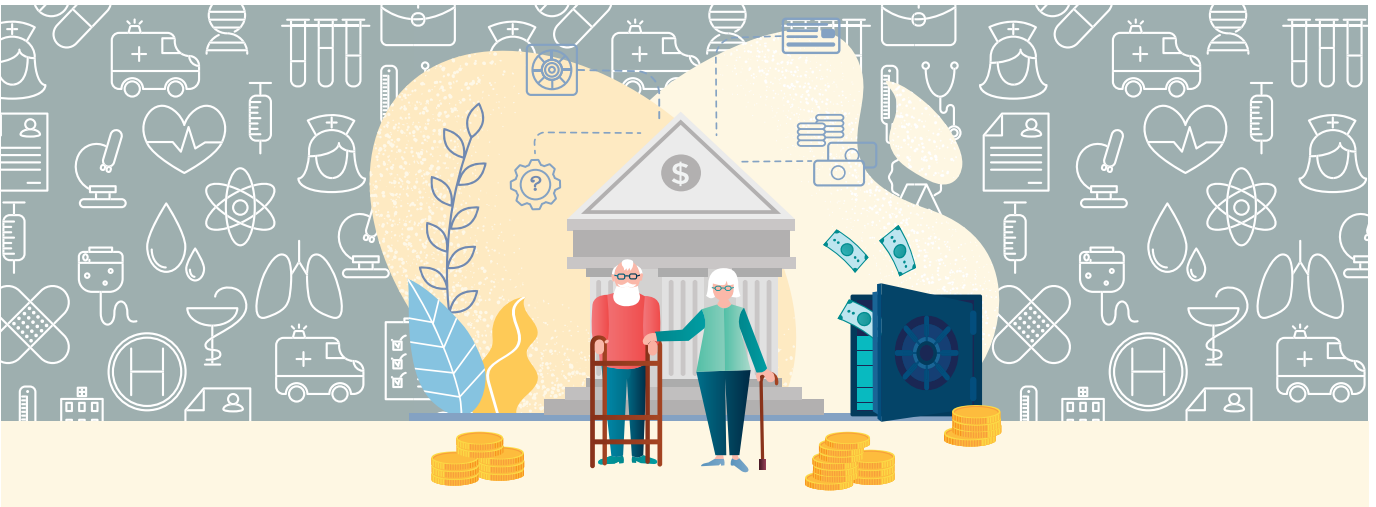
A health savings account allows you to put pretax money away for medical expenses. You can invest the funds, and both the principal and earnings are tax-free if you use them for eligible medical costs, today or in the future. This creates a powerful savings tool.

To use an HSA, you must have a high-deductible health plan. If that kind of plan makes sense for you, experts recommend saving money to your HSA and leaving it untouched for as long as possible. In 2021, you can save up to \$3,600 pretax as a single person or up to \$7,200 if you have family coverage.

“These accounts are the most tax-efficient plans available,” says Sallie Mullins Thompson, a certified public accountant and certified financial planner in New York City. “The main thing you need to do is contribute to it religiously whenever you can.”

## 2. MAKE A PLAN FOR LONG-TERM CARE

A person turning 65 today has about a 70%



chance of needing long-term care at some point, according to the Department of Health and Human Services. One of the best ways to approach this issue is to plan for it: How long do you intend to stay in your home? Where will you go when you can't live there anymore? Who will help you with financial and health care decisions?

“People don't like talking about it because it's uncomfortable thinking about getting old and people taking care of you,” says Carolyn McClanahan, a physician-turned-CFP in Jacksonville, Florida. But planning can help you prepare for a change in circumstances.

This could mean buying a traditional long-term care insurance policy, which can cost thousands of dollars per year, according to the American Association for Long-Term Care Insurance. Or you might consider a hybrid insurance product that combines permanent life insurance with a long-term care

rider. (You can use the benefit to pass money down to your heirs or — if you need it — you can tap it for long-term care expenses.)

You could also self-insure by setting money aside annually for long-term care expenses. The important thing is to consider your options while you're in your 50s or early 60s, before products get too expensive.

## 3. GET THE RIGHT MEDICARE PLAN

Choosing the best Medicare policy once you turn 65 means finding one that includes your preferred doctors and your regular medications, helping you avoid high out-of-network and out-of-pocket costs. You'll also need to consider whether you want access to all doctors who accept Medicare — as with an Original Medicare plan — or whether you want a plan that comes with extra benefits but a more limited provider network, such as a Medicare Advantage plan.

One way to approach Medicare is to find an agent who can help you compare options. Find someone who's certified to sell as many carriers as possible, meaning they'll be able to present the full array of choices in your area, says Matt Chancey, a CFP in Tampa, Florida.

## 4. ASK QUESTIONS

Be an active participant in your health care, no matter what life stage you're in. When your medical provider orders tests, which can drive up your medical costs, make sure you understand why they're being done.

The same goes for prescriptions. Ask your doctor whether there's something less expensive you could take, or whether there are changes you could make that would help. “A lot of doctors won't spend the time talking about lifestyle changes, so they throw pills at people,” McClanahan says. “You can avoid a lot of medications just by doing the right thing.”

AP

For the week ending Friday, September 10, 2021

# Money&Markets Extra

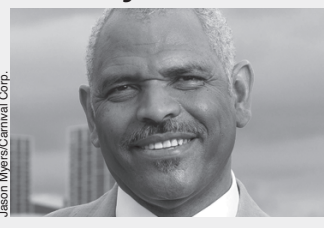
## Combined Stocks

on the New York Stock Exchange and Nasdaq. Stocks in bold changed 10% or more from the previous week's close and are worth \$5 or more.

WK HIGH	WK LOW	NAME	CLOSE	WK CHG	YTD %CHG
24.59	23.76	<b>AES Corp</b>	23.77	-0.87	+1.1
55.93	54.65	<b>AFLAC</b>	54.66	-1.05	+22.9
16.27	15.81	<b>AGNC Inv</b>	16.01	-0.17	+2.6
<b>51.70</b>	<b>44.88</b>	<b>AMC Ent</b>	<b>50.16</b>	<b>+6.14</b>	<b>+226.0</b>
9.37	9.50	<b>ASSTech</b>	9.14	+0.04	+56.5
22.74	22.16	<b>AT&amp;T Inc</b>	22.18	-0.38	-5.5
129.52	127.05	<b>AbbottLab</b>	128.80	+1.74	+6.6
111.57	106.36	<b>AbbVie</b>	106.68	-4.94	-10.4
46.16	39.05	<b>AcadSprts n</b>	45.74	+1.22	+20.6
81.42	77.14	<b>ActivBliz</b>	79.64	-1.54	-14.2
1.41	1.16	<b>AdmaBio</b>	1.19	-0.14	-39.0
110.58	104.98	<b>AMD</b>	105.20	-4.72	+14.7
.65	.45	<b>Advaxis h</b>	.60	+0.10	+71.9
<b>11.04</b>	<b>8.20</b>	<b>AehrTest h</b>	<b>10.11</b>	<b>+1.72</b>	<b>+299.6</b>
<b>126.46</b>	<b>86.76</b>	<b>AffirmHld n</b>	<b>123.70</b>	<b>+30.65</b>	<b>+27.2</b>
6.64	6.09	<b>Agenus</b>	6.50	+0.41	+10.4
<b>36.85</b>	<b>30.29</b>	<b>agilon n</b>	<b>31.75</b>	<b>-4.73</b>	<b>+2.4</b>
168.24	159.55	<b>Airbnb A n</b>	165.20	+2.70	+12.5
7.93	7.39	<b>AlamosGld</b>	7.44	-0.61	-15.0
50.35	45.41	<b>Alcoa Cp</b>	49.50	+2.29	+14.8
51.64	49.10	<b>AlyfFind</b>	51.03	-0.03	+43.1
28.27	25.91	<b>Allina</b>	26.69	-1.58	-29.5
51.08	50.32	<b>Alice</b>	50.61	-0.37	+23.4
3549.89	3482.81	<b>Amazon</b>	3483.15	-8.90	+65.5
12.44	12.12	<b>Amcor</b>	12.30	+0.26	+4.5
20.61	18.93	<b>AmAirlines</b>	18.95	-42	+20.2
27.36	25.73	<b>AEagleOut</b>	27.03	+1.33	+34.7
162.15	156.80	<b>AmnExp</b>	157.52	-5.8	-31.3
55.79	54.30	<b>AmnIntGrp</b>	54.44	-0.66	+43.8
224.94	213.55	<b>Amgen</b>	213.75	-12.62	-7.0
7.37	6.71	<b>AMMO n</b>	6.89	+0.32	+108.8
14.22	12.99	<b>Amrys h</b>	13.30	-0.52	+115.4
172.09	162.15	<b>AnalogueD</b>	169.94	+5.79	+15.0
16.63	15.26	<b>AnalogydA</b>	15.29	-1.57	-32.4
8.70	8.48	<b>Annaly</b>	8.52	-0.12	+8.0
10.40	9.96	<b>AnteroMid</b>	10.05	-0.06	+30.4
16.87	15.54	<b>AnteroRes</b>	15.93	-0.35	+192.3
<b>65.00</b>	<b>27.50</b>	<b>Apellis</b>	<b>34.93</b>	<b>-29.10</b>	<b>-38.9</b>
62.30	60.69	<b>AppleGM</b>	60.72	-1.09	+24.0
157.26	148.70	<b>Apple Inc</b>	148.97	-5.33	+12.3
140.80	131.75	<b>ApollMat</b>	136.84	+1.01	+58.6
4.57	4.32	<b>ArbitusBdG</b>	4.38	+0.07	+23.4
34.45	32.58	<b>ArcturM</b>	32.65	-0.95	+42.3
60.45	58.44	<b>ArchDan</b>	59.89	-0.31	+18.8
1.46	1.35	<b>Ardeleyx</b>	1.36	-0.08	-79.0
20.39	20.06	<b>AresCap</b>	20.29	+0.20	+1.1
20.43	17.55	<b>AreyTech n</b>	17.63	-1.87	-59.1
102.70	91.03	<b>Asana A n</b>	97.61	+3.76	+230.0
2.26	2.00	<b>AsensusS</b>	2.05	-0.19	+22.0
10.23	8.77	<b>AstrSpC n</b>	9.69	-0.58	-4.2
59.02	56.14	<b>AstraZen</b>	56.26	-2.57	+12.5
<b>13.25</b>	<b>6.73</b>	<b>Atterian</b>	<b>11.80</b>	<b>+5.10</b>	<b>-31.4</b>
4.11	3.44	<b>AtrionTh</b>	3.97	+0.22	+317.9
2.95	2.63	<b>AurigaPH</b>	2.79	+1.13	-35.9
<b>19.99</b>	<b>17.53</b>	<b>AurionGld</b>	<b>19.89</b>	<b>+2.35</b>	<b>+43.8</b>
<b>7.55</b>	<b>6.62</b>	<b>AuroraC</b>	<b>6.63</b>	<b>-0.76</b>	<b>-172.8</b>
95.46	86.55	<b>AvistaBdG</b>	86.63	-5.71	+32.3
29.83	28.51	<b>Axalta</b>	28.96	-0.90	+14.0
.71	.54	<b>AzurRx</b>	.55	-0.08	-43.8
3.95	3.65	<b>B2Gold g</b>	3.66	-0.33	-34.6
5.29	4.92	<b>BAC FinS</b>	5.08	-0.07	+27.3
24.11	22.62	<b>BakHw</b>	23.86	+0.70	+144.1
97.45	94.61	<b>BallCorp</b>	94.83	-2.55	+1.8
17.28	15.20	<b>BallCo</b>	15.28	-1.12	-34.7
41.85	40.24	<b>BekoAm</b>	40.27	-0.78	+32.9
54.00	51.86	<b>BekoMm</b>	51.91	-2.02	+22.3
20.16	19.35	<b>BarrickGld</b>	19.35	-0.95	-11.1
66.02	63.57	<b>BathBody</b>	63.64	-1.96	+11.7
83.91	80.71	<b>Baxter</b>	80.92	-1.79	+8.0
28.37	23.77	<b>BathuHl A</b>	26.16	-1.63	+131.3
26.62	23.72	<b>BedBath</b>	24.44	-2.58	+37.6
281.91	277.49	<b>BerkH B</b>	277.60	-4.29	+19.7
114.49	109.94	<b>BesBuy</b>	111.35	-2.67	+11.6
1.66	1.36	<b>Best Inc</b>	1.46	+0.10	-28.4
63.02	59.21	<b>BigCom</b>	54.89	-4.41	-14.5
363.30	332.30	<b>BioNTech</b>	349.14	-18.49	+328.3
5.99	5.46	<b>Biocrypt</b>	5.50	-0.29	+80.8
13.21	10.26	<b>BitDigital</b>	10.31	-2.66	-59.2
12.20	9.75	<b>BlackSp</b>	11.00	+1.02	+51.1
11.22	10.35	<b>BlackBerry</b>	10.42	-0.65	-57.2
130.89	125.04	<b>Blackstone</b>	128.74	-2.6	+98.6
<b>15.97</b>	<b>8.60</b>	<b>BlackAir</b>	<b>9.85</b>	<b>+1.00</b>	<b>-11.1</b>
216.71	210.12	<b>Boeing</b>	210.30	-7.87	-1.8
.88	.78	<b>BorgsTech</b>	.79	-0.05	-19.9
45.95	44.25	<b>BostonSci</b>	44.46	-0.46	+23.7
<b>26.10</b>	<b>22.78</b>	<b>Box Inc</b>	<b>22.84</b>	<b>-3.20</b>	<b>+26.5</b>
65.56	62.96	<b>BrMlySq</b>	63.13	-2.48	+1.8
61.05	52.58	<b>Bumble n</b>	58.20	-1.74	-17.2
13.56	12.28	<b>BuntNtwk n</b>	12.75	-0.26	-38.7
16.72	15.79	<b>CNH Intl</b>	15.81	-0.80	+23.1
12.16	11.64	<b>CNI Resc</b>	11.78	-0.15	+9.1
32.00	30.95	<b>CSX</b>	30.95	-1.05	-31.8
87.40	83.36	<b>CVS Health</b>	83.79	-3.68	+22.7
18.71	17.59	<b>CabotD&amp;G</b>	18.32	+0.51	+12.5
29.12	27.45	<b>CallGolf</b>	28.36	+0.52	+18.1
<b>25.08</b>	<b>21.62</b>	<b>Caromeo g</b>	<b>24.84</b>	<b>+2.43</b>	<b>+82.3</b>
43.77	42.45	<b>CampSP</b>	43.15	-0.42	+53.8
10.23	8.40	<b>Canara</b>	8.40	-1.10	+42.0
128.06	118.62	<b>CdnNRP</b>	118.90	-7.83	-8.2
73.02	68.49	<b>CdnPRW g</b>	68.54	-3.75	-1.2
14.26	12.66	<b>CanoHl</b>	14.00	-0.51	-1.0
<b>17.34</b>	<b>15.07</b>	<b>CanopyGr</b>	<b>15.10</b>	<b>-1.87</b>	<b>-38.7</b>
159.68	152.13	<b>CapOne</b>	155.56	-1.70	+57.4
<b>8.58</b>	<b>6.24</b>	<b>CardOne</b>	<b>6.30</b>	<b>-1.28</b>	<b>+5.0</b>
23.81	22.56	<b>Carnival</b>	22.75	-2.11	-65.0
57.40	55.79	<b>CarrGld</b>	56.43	-0.98	+49.6
52.66	44.57	<b>PainThr</b>	50.64	+4.44	+642.5
210.34	204.77	<b>Caterpillar</b>	205.01	-5.36	+12.6
8.79	8.24	<b>CentenEv</b>	8.37	-0.39	+38.6
64.36	59.67	<b>Centene</b>	59.73	-4.64	-5.0
5.43	5.05	<b>CntRsDvA</b>	5.24	-0.08	+249.3
26.70	25.70	<b>CenterPnt</b>	26.22	+2.28	+21.2
39.80	31.56	<b>Certara n</b>	34.96	-2.81	+3.7
22.99	20.64	<b>ChrgPt</b>	20.68	-1.33	-0.0
2.93	2.54	<b>Chembio</b>	2.70	+0.08	-43.2
43.77	42.50	<b>Chemvwn</b>	42.95	-1.42	+12.8
77.90	73.90	<b>Chewy</b>	74.99	-1.76	+18.8
4.85	2.91	<b>ChiliLd</b>	3.07	-1.2	-20.5
218.36	203.20	<b>Cigna</b>	204.69	-11.23	-1.7
2.22	1.94	<b>Cinedig h</b>	2.08	-0.09	-222.5
17.89	16.78	<b>Cinemark</b>	16.84	-1.17	-3.3
59.37	57.82	<b>Cisco</b>	57.89	-1.53	+29.4
72.28	69.52	<b>Citigroup</b>	69.57	-1.60	+12.8
2.28	2.02	<b>CitiSpr</b>	2.08	-0.02	+103.9
43.85	42.45	<b>CitiZFincl</b>	42.85	-2.2	+19.8
112.30	102.47	<b>CitixSv</b>	107.57	+5.19	-17.3
26.73	23.74	<b>Clarivate</b>	23.75	-2.51	-20.1
8.22	7.60	<b>CleanEne</b>	7.84	-0.03	-3.0
24.33	22.68	<b>ClevCliffs</b>	23.34	-0.57	+63.3
6.25	5.00	<b>CloopenCP</b>	5.04	-0.53	-47.1
15.96	15.91	<b>CloverHls</b>	15.92	-0.03	+14.5
11.13	8.56	<b>ClovaHlt n</b>	8.59	-2.5	-46.0
4.75	4.35	<b>CoocaCola</b>	4.36	-0.26	-9.2
56.69	55.51	<b>CocaColo</b>	55.61	-1.12	+1.4
7.30	6.95	<b>Cocour</b>	6.92	-0.37	-33.1
<b>27.87</b>	<b>24.70</b>	<b>Colinbase</b>	<b>24.82</b>	<b>-30.12</b>	<b>-24.4</b>
78.21	76.60	<b>Colpalm</b>	77.04	-0.77	+9.9
19.21	18.93	<b>ColumbusP</b>	19.04	+0.50	+32.8
61.57	59.06	<b>Comcast</b>	59.20	-2.42	

# InsiderQ&A

## Will the cruise industry survive?



**Arnold Donald**  
CEO  
Carnival Corp.

Carnival Corp., once a \$21 billion company, lost \$10 billion and saw revenue plunge to zero overnight last year when the pandemic shut down the cruise industry.

It's CEO Arnold Donald's job to navigate uncharted waters for the cruise giant, which operates nine brands that span the globe.

Donald is counting on experienced cruisers being eager to sail again but acknowledges that the industry faces a challenge to attract new followers.

Donald has led Carnival since 2013, when he replaced founder Micky Arison. Donald talked recently to The Associated Press about his company and the cruise industry.

**Can you start by describing what the pandemic has done to Carnival?**  
It's certainly been devastating to the travel

and tourism sector overall and maybe even more so to the cruise industry in particular. Even though we had no revenue, we had to continue to man the ships with minimal manning, so we had a significant burn rate with no revenue coming in.

**Unlike the airlines, which got a \$54 billion bailout for the pandemic, cruise lines didn't get any federal aid. Is that because you're incorporated in Panama?**

We're not technically a U.S. corporation, so of course that could influence a decision like that. I don't know why the government did what it did, but that's a rational thought.

**Do you worry that coverage of virus outbreaks on cruise ships will scare away passengers for a long time?**

For people who haven't cruised and don't understand it and don't know what it is, sure, those images make it a harder hill for us to climb. For those who have cruised, and there are plenty of them, we do not have an issue because they know that when you go on a cruise there's a medical center on board and there is a doctor and nurses and hand-sanitizing stations.

**As CEO, you replaced the founder, Micky Arison, (who remains chairman) and you came in shortly after the Costa Concordia capsized off Italy and the Carnival Triumph drifted around the Caribbean with no power and no toilets after a fire knocked out power. What was that like?**

Micky hadn't been booted out as CEO, which some people were trying to say in the media. He was a big part of the decision to

divide the chairman role and the CEO role, knowing that we had to focus attention on some of these areas that with the publicity and all of that, and other areas in the business that needed additional focus.

**You're 66, you'll be 67 in a few months. How long are you going to stay in the job?**

As long as the board and the shareholders want to have me continue to do it. Certainly as we navigate through the rest of this pandemic and get this corporation back on the straight road of financial success with great returns to shareholders, I will commit whatever is needed to help make that happen.

*Interviewed by David Koenig. Edited for clarity and length.*

# Weekly Mutual Funds

30 Best Funds One Month						
FUND	TICKER	PCT RETURN			MIN INIT	
		1WK	1MO	1YR	5YR*	
Alger GrIncA m	ALBAX	22.3	25.3	70.3	22.5	1000
ProFunds UltJapanInv	UJPIX	3.5	15.5	65.8	22.0	15000
T. Rowe Price Japan	PRJJPX	2.2	10.2	25.9	15.0	2500
Hennessy JapanInstl	HJPIX	2.5	9.4	23.6	14.3	100k+
Matthews Indianl	MINDX	-0.3	8.4	52.5	9.6	2500
Oberweis IntlOppsInstl d	OBIBX	2.0	7.5	53.1	19.0	100k+
Oberweis IntlOpps m	OBIOX	1.9	7.4	52.3	18.3	1000
Eaton Vance GreaterIndiaA m	ETGIX	-0.8	7.2	53.5	12.4	1000
Fidelity Select MedTech&Devcs	FSMEX	-0.6	7.0	46.1	23.8	NA
DFA JapaneseSmColns	DFJSX	1.7	6.7	22.6	8.7	NA
Fidelity IntlSmCpOpps	FSCOX	...	6.3	44.2	16.0	NA
William Blair IntlSmCpGrlns	WIISX	1.1	6.3	47.1	14.7	100k+
Wells Fargo TrdlnSmCpGrA f	EGSWX	-2.1	5.9	45.9	24.5	1000
Fidelity IntlSmCp	FSTGX	-0.1	5.8	45.7	16.0	NA
Fidelity JapanSmIrcCo	FJSCX	0.9	5.3	18.0	9.7	NA
Columbia AcornInlSeIA m	LAFAX	-0.4	5.2	32.5	15.1	2000
Lazard IntlSmCpEqInsl	LZISX	-0.1	5.1	43.6	11.2	10000
ProFunds UltNASDAQ100Inv	UOPIX	-2.7	5.1	81.4	50.3	15000
Rydex NASDAQ100xStrH b	RVYXX	-2.7	5.1	82.1	50.8	2500
Virtus KARCAPITALGrA m	PSTAX	-1.9	5.1	33.2	23.7	2500
Voya RussiaA m	LETRX	-0.8	5.1	39.6	16.4	1000
BlackRock VdCpGrEqInsl	CMGIX	-1.8	5.0	49.2	26.5	100k+
Oberweis GIBOpps m	OBEGX	0.5	4.9	70.5	18.6	1000
Virtus VontForOpps	JVXIX	-0.2	4.9	29.9	13.0	100k+
Columbia SmCpGrIlns	CMSCX	-1.9	4.8	47.9	29.0	2000
William Blair SmCpGrI	WBSIX	-1.6	4.8	52.4	21.7	100k+
INVESCO IntlSmMidCoY	OSMYX	-0.4	4.7	40.0	17.4	NA
ProFunds IntlUltraSeclnV	INPIX	-2.7	4.7	50.6	36.0	15000
Alger MidCpGrI2	AMGOX	-1.4	4.6	47.6	24.7	NA
T. Rowe Price EmergEurope	TREMX	-1.2	4.6	48.6	10.0	2500

30 Best Funds One Year						
FUND	TICKER	PCT RETURN			MIN INIT	
		1WK	1MO	1YR	5YR*	
ProFunds UltSmCplnv	UAPIX	-5.6	-1.3	107.1	18.3	15000
ProFunds UltMidCplnv	UMPIX	-5.3	-2.5	102.6	18.5	15000
Bridgeway SmCpVal	BRSVX	-2.8	-1.2	100.2	16.6	2000
Hennessy SmCpFinclnv b	HSFNX	-2.9	-3.1	94.9	10.9	2500
Oberweis MicroCp m	OBMCX	-2.9	-1.1	93.8	22.0	1000
Kinetics SpOf&CrpRstlnst d	LSHUX	-3.8	-10.8	90.3	18.0	100k+
Morgan Stanley InslncIncptl d	MSGSX	-2.7	1.5	88.4	37.9	100k+
Kinetics SmCplnlPnlnd d	KSCOX	-4.1	-10.4	88.3	21.4	2500
Bridgeway UltraSmCo	BRUSX	-2.3	-1.9	87.5	14.7	2000
Perritt UltraMicroCp d	PREOX	-0.3	2.0	86.2	12.0	1000
Jacob InternatlInv m	JAMFX	-4.7	1.4	85.3	32.4	2500
Jacob MicroCpGrlnv m	JMCGX	-2.6	3.9	84.9	32.2	2500
ProFunds UltSciOilGasInv	ENPIX	-2.6	-5.5	83.5	-11.6	15000
Rydex NASDAQ100xStrH b	RVYXX	-2.7	5.1	82.1	50.8	2500
ProFunds UltNASDAQ100Inv	UOPIX	-2.7	5.1	81.4	50.3	15000
INVESCO MLPAlphaPlusA m	MLPLX	-3.9	-0.4	81.1	-7.2	1000
Bridgeway UltraSmCoMkt d	BRSIX	-2.4	-1.2	79.8	15.1	2000
ProFunds UltLnAmRlnv	UBPIX	-6.5	-11.0	78.8	-7.9	15000
Hotchkis & Wiley MidCpVal	HWMIK	-3.0	-2.4	77.1	7.3	100k+
INVESCO MLPInca m	MLPDX	-2.2	1.3	77.0	0.7	1000
PIMCO RAELPUSSmall	PCPIX	-2.2	0.6	77.0	15.6	100k+
Rydex Rsl200015xStrH b	RYMKX	-4.2	-0.9	76.3	16.9	2500
Kinetics InternatlNoLoad d	WWWFX	-4.8	-3.2	76.2	22.7	2500
Hodges Retail m	HDPXM	0.1	-0.3	75.9	12.5	1000
ProFunds UltBullInv	ULPIX	-3.4	1.1	75.9	29.5	15000
Kinetics ParadigmNoLoad d	WWNFX	-4.6	-10.8	75.7	19.6	2500
Rydex DynSP500H b	RYTNX	-3.4	1.0	75.4	29.7	2500
John Hancock RegionalBankA m	FRBAX	-1.8	-2.9	74.0	11.2	1000
Royce Opplnv m	RYPNX	-3.5	-3.4	73.9	17.7	2000
UndiscMgr BehavioralValI	UBVLX	-3.1	-0.3	73.4	11.2	100k+

30 Biggest Funds					
FUND	TICKER	ASSETS (in billions)	PCT RETURN		
			1WK	1MO	1YR
Vanguard 500 Index Admiral	VFIAX	\$431	-1.7	0.6	35.5
Vanguard Total Stock Instl	VTSMX	330	-1.8	0.6	38.0
Vanguard Total Intl Stock Idx	VTGTX	200	-1.2	1.0	29.0
Vanguard Instl Index Plus	VIIXX	169	-1.7	0.6	35.5
American Growth Fd of America	AGTHX	144	-1.1	2.4	37.7
Vanguard Total Stock Index	VTSMX	138	-1.8	0.5	37.8
Fidelity Contrafund	FCNTX	129	-1.4	2.3	32.8
Vanguard Institutional Index	VINIX	128	-1.7	0.6	35.8
American Balanced	ABALX	101	-1.1	0.4	20.3
Dodge & Cox Stock	DODGX	89	-2.7	-2.5	50.9
American Income Fd of America	AMECX	83	-1.4	-0.2	21.7
American Investment Co. Amer	AIVSX	79	-1.2	1.5	32.3
American Washington Mutual	AWSHX	77	-1.7	-0.5	32.3
American Fundamental Investor	AFNCF	69	-1.8	0.4	34.1
American Capital Income Bldr	CAIBX	68	-1.3	-0.2	20.2
American New Perspective	ANWPX	67	-1.0	1.7	37.6
American CapWorld Growth/Inc	CWGIX	62	-1.2	0.9	27.7
PIMCO Total Return Instl	PTTRX	55	-0.1	0.5	0.7
Fidelity Growth Company	FDGRX	51	-1.4	2.6	45.0
Fidelity Blue Chip Growth	FBGRX	50	-1.4	2.2	43.5
Vanguard Windsor II Admiral	VWNAX	44	-1.8	-0.5	43.5
American AMCAP	AMCPX	43	-1.0	2.6	35.2
Dodge & Cox International Stock	DDCFX	43	-2.1	-1.3	42.6
American SmallCap World	SMCWX	39	-1.4	3.4	37.2
Fidelity Balanced	FBALX	37	-1.2	0.6	27.6
FrankTemp Income	FKINX	36	-1.2	-0.4	24.5
American Bond Fund of America	ABNDX	30	0.0	0.5	0.8
Fidelity Magellan	FMAGX	29	-1.2	2.8	31.8
American EuropePacific Growth	AEPGX	29	-0.8	1.7	32.1
Fidelity Puritan	FPURX	28	-1.1	0.2	23.5

\* - annualized. NA - not available.

## Mutual fund listings

For the week ending Friday, September 10, 2021

FUND	NAV	WKLY CHG	%RETN/1-YR	%RETN/3-YR	FUND	NAV	WKLY CHG	%RETN/1-YR	%RETN/3-YR	FUND	NAV	WKLY CHG	%RETN/1-YR	%RETN/3-YR
AB DiversMunicipal	14.90	...	+3.3/A	+4.1/A	IntlSmColnsl	23.73	-30	+39.4/B	+10.6/C	PuritanK	29.35	-33	+23.6/B	+14.2/A
GIBBdAdV	8.60	...	+2.0/B	+4.5/D	IntlSmCpValIns	22.28	-37	+39.0/D	+6.3/E	RealEstrlnv	49.68	-2.13	+34.8/D	+10.8/D
LGCPGrA m	9.14	-1.36	+37.5/B	+25.1/B	IntlValInstl	19.40	-29	+38.1/A	+5.5/D	SmCpOpps x	14.23	-4.79	+49.5/C	+12.3/A
AMG LGCPGrAdV	10.120	-1.49	+37.8/B	+25.4/A	IntmGpFlIns	13.06	-0.1	-2.6/E	+5.6/A	StkSelorAlCp	67.25	-1.23	+38.1/B	+17.8/E
Ack	24.36	-3.33	+36.4/C	+14.9/A	LpCpInlInstl	28.05	-31	+30.7/B	+1.3/C	TaxFreeBond	12.26	-0.1	+5.1/C	+5.8/A
FocInst d	66.87	-1.8	+28.5/E	+22.1/C	OneYearFlnsl	10.30	...	/E	+10.3/E	TotalBond	11.23	+0.1	+2.3/B	+6.6/B
FocRetal m	64.91	-17	+28.2/E	+21.8/C	RlEstSecInstl	47.52	-1.97	+36.2/C	+1.1/B	TtlMktIdxlnsPm	127.90	-2.39	+37.9/B	+17.6/B
American Century EqIncl	10.02	-19	+23.8/E	+9.3/D	USCOEqInlInstl	11.04	-0.1	+9.1	+2.7/D	USBDIdxlnsPm	12.19	-0.1	+4.5/E	+5.5/C
EqInclnv	10.01	-18	+23.6/E	+9.1/D	USCOEqInlInstl	35.22	-6.8	+40.1/A	+15.3/D	Fidelity Advisor GrowthOpps	18.17	-3.52	+43.9/A	+36.3/A
Grlnv	55.99	-96	+35.5/C	+23.8/B	USLgCpValInstl	32.16	-6.6	+42.2/A	+14.7/D	NewsInsA m	43.24	-6.9	+34.0/D	+18.1/E
HeritagEqIncl	29.11	-50	+43.7/B	+22.6/B	USMlCroCpInsl	33.51	-5.7	+35.5/C	+17.8/B	NewsInsI	44.68	-7.1	+34.3/D	+18.4/E
NTDiversBDG	11.35	+0.1	+1.3/A	+6.1/B	USMlCroCpInsl	44.84	-9.6	+42.8/A	+8.9/D	StlgInc	13.04	-0.1	+8.8/A	+6.8/A
SellInv	120.98	-1.68	+35.2/B	+23.2/C	USMlCroCpInsl	28.10	-8.2	+58.7/A	+7.0/B	StlgIncl	13.04	-0.1	+8.7/A	+6.7/A
UltralnV	90.78	-1.44	+37.8/B	+27.2/A	USMlCroCpInsl	46.48	-1.23	+55.1/A	+9.1/C	TotalBondI	11.21	...	+2.2/B	+6.6/B
American Funds AMCPA m	44.82	-4.4	+35.2/C	+17.0/E	USMlCroCpInsl	48.48	-1.23	+55.1/A	+9.1/C	Fidelity Select Biotechnology	23.30	-5.1	+30.6/B	+13.9/D
AMrncnBalA m	33.27	-3.8	+20.3/D	+11.5/C	USMlCroCpInsl	35.22	-6.8	+40.1/A	+15.3/D	HealthCare	34.29	-8.8	+26.8/B	+17.0/A
AMrncnHlncA m	10.59	+0.2	+14.8/A	+7.2/A	USMlCroCpInsl	32.16	-6.6	+42.2/A	+14.7/D	ITServices	99.82	-1.30	+27.9/E	+20.4/E
AMrncnMutA m	50.95	-9.2	+25.4/B	+10.9/B	USMlCroCpInsl	33.51	-5.7	+35.5/C	+17.8/B	MedTech&Devcs	88.60	-5.8	+46.1/A	+24.5/A
BdAMrncA m	13.58	...	+5.8/B	+6.4/A	USMlCroCpInsl	44.84	-9.6	+42.8/A	+8.9/D	Retailing	24.84	-3.5	+33.3/B	+20.5/A
CpInlWdBDm m	66.22	-81	+29.7/C	+13.8/C	USMlCroCpInsl	28.10	-8.2	+58.7/A	+7.0/B	Semicon	20.20	-1.0	+7.0/A	+3.6/A
CpInlWdBDm m	68.79	-94	+20.2/C	+8.5/C	USMlCroCpInsl	46.48	-1.23	+55.1/A	+9.1/C	Schw&TSvcs	31.61	-5.0	+3.8/E	+27.9/C
EGPACGrA m	20.75	-0.5	+1.4/C	+5.2/B	USMlCroCpInsl	43.88	-1.2	+6.6/B	+6.8/C	Technology	29.33	-5.8	+39.2/D	+31.5/B
FdmtoPacGrA m	72.58	-61	+32.1/B	+15.7/C										