

Investing in your UMB HSA

One HSA... Many ways to save

The contributions you make to your UMB HSA give you the freedom to make your own decisions on how you pay for current healthcare expenses and save for future ones. Once you sign up for the UMB HSA, you will be automatically enrolled in the HSA Deposit Account. You can then increase your savings by electing one, or a combination of the HSA Deposit Account and the investment option.

HSA Deposit Account

This FDIC insured account pays interest based on the table below:

Balance-Based Interest Rate Tier	Account Balance	Interest Rate*	Annual Percentage Yield (APY)*
Tier One	\$0.01-\$2,499.99	0.05%	0.05%
Tier Two	\$2,500.00-\$4,999.99	0.10%	0.10%
Tier Three	\$5,000.00-\$9,999.99	0.15%	0.15%
Tier Four	\$10,000.00-\$14,999.99	0.20%	0.20%
Tier Five	\$15,000.00-\$24,999.99	0.40%	0.40%
Tier Six	\$25,000.00 and over	0.50%	0.50%

- All HSA contributions are deposited into the HSA Deposit Account.
- All distributions, debits and credits are made to and from the HSA Deposit Account.
- Funds held in the HSA Deposit Account are FDIC insured to the maximum amount permitted by law.

Once you reach a \$1,000 balance in your HSA Deposit Account, you will have the opportunity to invest additional funds in UMB HSA Saver® Investment portfolio.¹

UMB HSA Saver® Investment Option¹

You can also invest in mutual funds by opening a UMB HSA Saver® portfolio. Since 1927, UMB has been a trusted provider of experienced investment services. Backed by UMB's¹ experience and insight, UMB HSA Saver® is a powerful tool that makes investing a whole lot easier. Using time-tested mutual fund selection methodologies, UMB¹ has hand-picked quality funds for your personal UMB HSA Saver portfolio.

Investments in securities through UMB HSA Saver are:
Not FDIC-Insured · May Lose Value · No Bank Guarantee

¹See reverse side for important disclosure information.



With UMB HSA Saver you can:

Invest Simply.	Signing up and choosing your funds takes minutes. And independent data from Morningstar ^{®2} helps you invest with confidence.
Invest Your Way.	You invest as much or little as you want, as often as you like for one low monthly fee. No trade fees. No fund minimums.
Invest from Anywhere.	Our simple site allows quick management of your account. You can research funds, add money, buy, or sell, all from your computer, tablet or smartphone.
Invest with Confidence.	UMB Investment Management takes the guesswork out of mutual fund selection by vetting mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program.

How it works

After you have \$1,000 in your Deposit Account, you may log on to your HSA, open a UMB HSA Saver investment portfolio and begin investing right away. From the HSA Saver dashboard, you will experience an interactive view of your current portfolio, including performance and allocation charts, and graphs. From there it is one click to visit the Marketplace or to manage your investments.

Shop, Sort, and Purchase funds in the Marketplace.

Shop for funds by viewing independent data from Morningstar^{®2}, as well as each fund's performance history, and expense ratio

- Sort funds by the criteria most important to you, such as Morningstar Star Ratings, expense ratios, etc.
- Purchase one or more of the funds by placing them in your cart, and proceeding to checkout
- Money from your HSA Deposit account will be transferred to your HSA Saver portfolio to pay for your fund purchases
- Manage your portfolio by allocating recurring contributions to one or more funds, by dollar amount or percent. Then when you need access to funds, it is just as simple to sell all or a portion of your holdings to pay for qualified medical expenses.

For questions or more information please call **866.520.4HSA (4472)**

*Interest rates and APYs effective May 1, 2017 and subject to change. Fees could reduce the earnings on the account.

This material is provided for informational purposes only and contains no investment advice or recommendations to buy or sell any specific securities

Investors should carefully consider the fund's investment objectives risks, charges and expenses before investing. You may obtain a summary prospectus or prospectus containing this and other information, by clicking on the applicable prospectus link provided on the "HSA Saver Marketplace" located in the "HSA Investment Options" page or to have a copy mailed to you, contact the fund directly. Please carefully read the summary prospectus or prospectus before investing.

¹UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program. UMB Investment Management is a department of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation.

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UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver[®] investment program. UMB Custody Services is a division of UMB Bank, n.a.

²Generally, data on mutual funds is provided by Morningstar, Inc. Although UMB believes the data gathered from these third party sources is reliable, it does not review such information and cannot warrant it to be accurate complete or timely. UMB is not responsible for any damages or losses arising from any use of this third-party information.

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