



Investing in Your UMB HSA Account

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 health care expenses and save for future ones. With UMB's HSA, you have the flexibility to choose how to maximize your wealth both now and in the future. Once you sign up for the UMB HSA, you will be automatically enrolled in the Base Account. You can then increase your savings by electing one of the UMB investment options.

The UMB HSA Base 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 – \$999.99	.50%	.50%
Tier Two	\$1,000.00 – \$4,999.99	.75%	.75%
Tier Three	\$5,000.00 – \$14,999.99	1.00%	1.00%
Tier Four	\$15,000 and over	2.00%	2.02%

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

Once you reach a \$1,000 balance in your Base Account, you will have the opportunity to invest additional funds in two investment options – a Money Market Sweep Account** and a Self-directed Brokerage Account.***

The Money Market Sweep Option**

A Money Market Sweep Account may allow you to earn higher yields, while at the same time having those funds quickly available to pay for medical expenses. One of the benefits of this type of account is that funds are tied directly to the Base Account, so that the balance is immediately available to pay for qualified medical expenses.

How it works

- Nightly, funds in excess of \$1,000 in the Base Account are automatically used to purchase shares of the institutional money market fund.
- As you make ongoing contributions to the Base Account, additional dollars are moved into this Sweep Account each night. Contributions cannot be made directly to the Money Market Sweep Option.
- Your available balance is the combined balances in your Base Account and Sweep Account.

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- If medical expenses cause the Base Account to fall below \$1,000, that night shares in the Sweep Account will be sold to cover the shortfall.
- Dividends paid from the Sweep Account will be posted to the Base Account.

The Self-directed Brokerage Option ***

You can also invest excess HSA deposit account funds in a Self-directed Brokerage Account, thereby giving you the opportunity to manage your investments. To be eligible to open an HSA investment account through UMB Financial Services, you must have \$1,000 in the HSA Base Account, plus the initial minimum investment amount for the fund(s) to be purchased. When the balance eligibility requirements have been met, the account may be opened.

How it works

- Upon opening the account, a trading authorization is provided to UMB Financial Services that gives you the authority to conduct purchase and redemption orders for the investment account.
- You may direct the purchase of shares in any one or more mutual funds from the representative list of mutual funds.
- You may opt for “recurring transactions” if you want to purchase the same mutual fund on a periodic basis; such as each pay period.

Benefits

- Integrated with the Base Account so that all “buys” and “sells” are automatically directed to this account.
- All gains are automatically reinvested.
- Secure, easy-to-use brokerage Web site to manage investments with a full range of tools to help you manage your account
- Choice of more than 170 mutual funds within nationally recognized fund families offered at Net Asset Value (NAV).

** Interest rates and APYs effective 1/30/2009 and subject to change. Fees could reduce the earnings on the account.*

*** The peg balance is set to determine the amount of money to move in and out of the money market mutual fund. Balances in the HSA Base Account up to the peg balance are FDIC insured. Any funds over the peg balance are an investment in a money market mutual fund.*

Investments in a money market mutual fund are not deposits in UMB Bank, n.a. or any other financial institution and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market mutual fund.

**** Funds in your HSA Brokerage Account are not FDIC insured. Securities in your HSA Brokerage Account are offered through UMB Financial Services, Inc., Member FINRA, SIPC. UMB Financial Services, Inc. is a subsidiary of UMB Bank, n.a. UMB Bank, n.a. is a wholly-owned subsidiary of UMB Financial Corporation. UMB Financial Services, Inc. is not a bank and is separate from UMB Bank, n.a. and other banks. UMB Financial Services is not a registered broker/dealer in Hawaii or Puerto Rico.*

Before investing in a mutual fund, you should consider the Fund's investment objectives, risks, charges and expenses carefully. Please read the prospectus carefully before you invest or send money.

Investments in securities, whether through the money market sweep account or through the HSA Brokerage Account: NOT FDIC INSURED / MAY LOSE VALUE / NO BANK GUARANTEE.

“UMB” and “Scout” – Reg. U.S. Pat. & Tm. Off.

To find out more about UMB's investment options, please visit us at <https://hsa.umb.com> or call us at 866.520.4HSA