

# *It's your Choice.* It's your UMB HSA.

With almost 100 years of experience in the banking industry, UMB knows you have unique financial goals, just as you have unique healthcare needs. More importantly, we know your lifetime goals and needs could change. Over the last century, we have helped our customers achieve their dreams by offering personal attention and our industry expertise, and we can do the same for you. With UMB's HSA, you have the flexibility to choose how to maximize your wealth, both now and in the future.

How does it work? When you sign up for the UMB HSA, you will automatically be enrolled in the Base Account. You can then accumulate wealth by electing one or both of UMB's investment options. It's your money—you choose how you want to use it.

## THE UMB HSA BASE ACCOUNT

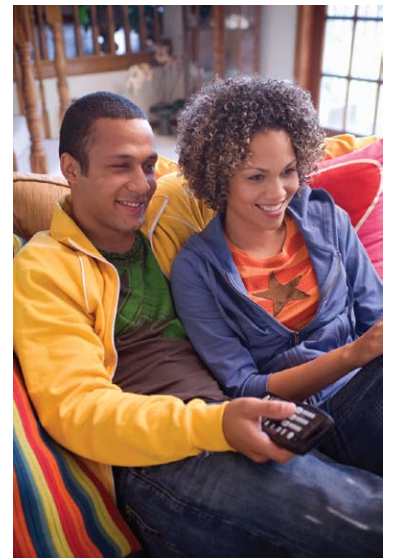
- Tiered interest bearing account (FDIC insured)
- All HSA contributions deposited into Base Deposit Account
- All distributions and tax reporting made from Base Account
- FDIC Insured

## THE MONEY MARKET SWEEP OPTION\*

- Automated bi-directional Sweep Option
- Allows higher yields on balances over \$1,000 in Base Account
- No manual intervention after online enrollment
- Funds immediately accessible
- No additional monthly or transaction fees

## THE SELF-DIRECTED BROKERAGE OPTION\*\*

- Self-directed Option through UMB Financial Services
- Allows higher yields on balances over \$1,000 in Base Account
- Seven nationally recognized fund families
- 170+ funds offered at Net Asset Value
- Comprehensive investment Web site
- Recurring investment option
- Additional monthly and transaction fees apply



\*, \*\*, † See reverse side for important disclosure information.

umb.com  
866-520-4HSA(4472)

**UMB**

Your UMB HSA belongs to you for your lifetime, through family and career changes and retirement. The savings and investment options that you select for your UMB HSA can help you meet your personal financial goals. Contributions to your UMB HSA can be used to pay for current or future medical expenses or to save for retirement or long-term care expenses. You select the options that work best for you.

*It's your Choice.*  
It's your UMB HSA.



*\*A peg balance (currently \$1,000) is set to determine the amount of money that moves in and out of the money market mutual fund. Funds in your HSA up to that \$1,000 peg balance are a deposit in an FDIC insured account. Funds in excess of that \$1,000 are an investment in a money market mutual fund that is not insured by the FDIC or any other governmental 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 the fund.*

*\*\* Investments you make through your HSA are not FDIC insured. Securities offered through UMB Financial Services, Inc., member FINRA ([www.finra.org](http://www.finra.org)), 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.*

*† Investments in securities, whether through the Money Market Sweep Account or through investments in the Self-directed Brokerage Account are:*

Not FDIC Insured · May Lose Value · No Bank Guarantee

