

Get the most from your UMB HSA

With almost 100 years of experience in the banking industry, UMB knows that you have unique financial goals, just as you have unique healthcare needs. More importantly, we know your goals and needs could change over time. With UMB's HSA, you have the flexibility to choose how to maximize your wealth, both now and in the future.

GET THE MOST FROM YOUR MONEY

When you open your account, all of your contributions will be automatically placed into the UMB HSA Base Account. With this option, you can withdraw your funds at any time for qualified medical expenses. You can choose to keep all of your contributions in this account, or if your Base Account contributions exceed \$1,000, you can elect to use those excess funds in one or both of our investment options. An example of how someone can use only the Base Account is shown by Accountholder One in the graph below.

The Sweep Option*† offers the possibility of earning higher returns while still having access to all of your account funds. For example, if you have reached \$1,500 in your Base Account, you can elect to use the excess \$500 in the Sweep Option. By putting your contributions

in both your Base and Sweep Accounts, you may earn higher returns and still use all of your funds to pay for qualified medical expenses. An example of how you can use these options is shown by Accountholder Two in the graph below.*

Similarly, if you have reached at least \$1,000 in your Base Account and the minimum investment for the fund(s) you would like to buy, you can elect the Self-directed Brokerage Option.**† For example, if you deposit contributions in the amount of \$5,800 in your Base Account, you can choose to purchase fund(s) with \$4,800. This option also allows for the possibility of greater returns on your contributions above \$1,000. Accountholder Three shows you an example in the graph below.**

UMB SAVINGS OPTIONS-EXAMPLES

	Accountholder One Spender	Accountholder Two Spender/Saver	Accountholder Three Spender/Investor	Accountholder Four Investor
Total HSA Deposits	\$700	\$1,500	\$5,800	\$5,800
Base Account Deposits	\$700	\$1,000	\$1,000	\$1,000
Money Market Sweep Option		\$500	\$0	\$1,800
Self-directed Brokerage Option			\$4,800	\$3,000

This is an example only and is not intended to serve as investment advice.

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

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Lastly, you can use your UMB HSA contributions above \$1,000 in both investment options. For example, as long as you can leave \$1,000 in your Base Account, you may sign up for the Sweep Option and also purchase mutual funds using the Self-directed Brokerage Option. Remember, all your funds in your Base Account and Sweep Option can be accessed with your debit card. Meanwhile, the money you invest in your mutual funds can grow and be saved for future medical expenses. Accountholder Four shows you an example.

With UMB's HSA savings options, you choose the options that work best for you now, and you can change them as you need to over time. Best of all, your contributions to your HSA are yours for a lifetime. It's your money, 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), 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

