

UMB HSA Saver[®]

Investing in your HSA

Enrollment Guide

Why enroll in UMB HSA Saver[®]

Enrolling in UMB HSA Saver[®]

Start Investing

For questions or more information contact 1.866.520.4HSA (4472)

Why invest in UMB HSA Saver^{®1}

A New Way to Invest in Your Future

UMB HSA Saver[®] has been designed to provide a simplified approach to your HSA investments. Backed by UMB's¹ experience and insight, HSA Saver is a powerful tool that just made investing a whole lot easier.

With UMB HSA Saver[®] you can:

Invest Simply. Signing up and choosing your funds takes minutes. And independent data from Morningstar^{®*} helps you to invest with confidence.

Invest Your Way. You invest as much or little as you want, as often as you like. 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. Since 1927 UMB has been a trusted provider of experienced investment services.

Additional details:

- Integrated with the HSA deposit account so that all “buys” and “sells” are automatically directed to this account.
- Choose from actively managed funds and index funds, both with efficient expense ratios.
- No-load or load waived [HSA Saver mutual funds](#) from nationally recognized fund families
- Low monthly fee.
- All gains are automatically reinvested.
- Secure, easy-to-use investment Web site with a full range of tools to help you manage your 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. To obtain a summary prospectus or prospectus containing this and other information, contact UMB Healthcare Services at 866.520.4472 or view the prospectus provided during enrollment. 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.

Investments in securities through the HSA investment account are:
Not FDIC Insured • May Lose Value • No Bank Guarantee.

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.

*Generally, 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.

Enroll In HSA Saver

Enroll in the new UMB HSA Saver Investment Portfolio

To enroll in the UMB HSA Saver Investment Portfolio, click “**Enroll**” button on the HSA investments page.

UMB | Healthcare Services

HSA Balance **\$3,698.28** | Available to Invest **\$2,698.28** [Close](#)

HSA Investment Options

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 reach a \$1,000.00 balance in your HSA Deposit Account, you will have the opportunity to invest additional funds in these investment options – UMB HSA Saver® Investment and Money Market Sweep.

New! UMB HSA Saver® Investment Portfolio
HSA Saver makes investing in an HSA – simple, mobile and fun.

Your investable balance is \$2,698.28 – Start growing your funds by enrolling in HSA Saver today. HSA Saver allows you to:

- Quickly and easily enroll, invest and manage your account.
- Invest as much or little as you want, as often as you like. No trade fees. No minimums.
- Research funds with independent data from Morningstar® to help you invest with confidence.

[Enroll in HSA Saver now](#)

- [HSA Saver Video](#)
- [HSA Saver Marketplace](#)
- [More Information on HSA Saver Investment](#)
- [HSA Saver Terms and Conditions](#)

Enroll In HSA Saver

4 Step HSA Saver investment account enrollment: After clicking the “Enroll” button shown on previous page in the investment accounts section, you will be guided through the 4 step Investment Account Enrollment section.

When you get to Step 4 of the HSA Saver Investment Account Enrollment, after carefully reading the enrollment terms and conditions click “**I Consent**” to complete the enrollment process.

Standard of Care. UMB shall not be liable for any losses, costs or expenses incurred by you or any other person in connection with your UMB HSA Saver account unless such losses, costs or expenses are caused by UMB's gross negligence or willful misconduct. With respect to the creation of or changes to the HSA Saver List of Mutual Funds, UMB shall not be liable for errors of judgment or for actions taken or omitted which it believes to be the proper performance of its duties. UMB shall not be liable for any loss occasioned by the acts or omissions of any clearing corporation or service provider with whom UMB may deal, so long as UMB has not been grossly negligent in selecting such clearing corporation or service provider. UMB shall not be liable for losses resulting from events beyond UMB's control, including but not limited to strikes, lockouts or labor disputes, riots, civil commotion, insurrection, war, terrorism, equipment or transmission failure or damage, nuclear fission or fusion or radioactivity, fire, flood, earthquake, windstorm or other natural disaster, or action or inaction of governmental authority. In no event shall UMB be liable for attorney's fees or for consequential, special, indirect or punitive damages, or for actions taken upon instructions it reasonably believes that you transmitted. The terms of this section shall survive the termination of the Agreement governing your UMB HSA Saver.

Recording Conversations. You understand and agree that, for our mutual protection, UMB may tape record any of our telephone conversations.

Prospectus. UMB will provide you electronic access to the prospectus for every mutual fund in which you invest. You may obtain prospectuses for all of the funds on the List through links that will be sent to you via email by UMB and posted on UMB's website. You are encouraged to read the prospectus for any mutual fund in which you decide to invest.

You should be aware that mutual fund investments made available through your UMB HSA Saver account:

- are not deposits or obligations of, or guaranteed by, UMB Bank, n.a. or any other financial institution;
- are not insured by the FDIC or any other government agency; and
- involve investment risks, including the possible loss of the principal invested.

The value of the investment, its yield, and its return will fluctuate and are not guaranteed. When sold, the value of the investment may be higher or lower than the amount originally invested. An investment's past performance should not be considered an indication of future results.

Amendments: Termination. UMB may terminate the UMB HSA Saver investment option upon sixty (60) days' written notice to you. UMB may amend the terms of the HSA Saver Terms & Conditions at any time or from time to time upon sixty (60) days' written notice to you.

Miscellaneous. The terms "you" or "your" shall refer to the Account Owner who signs below. The terms "we" and "our" shall refer to UMB Bank, n.a. If one or more provisions hereof shall for any reason be held to be invalid, illegal or unenforceable or in violation of any law, such invalidity, illegality, unenforceability, or violation of law shall not affect any other provisions hereof, and these Terms and Conditions shall be construed as if such provision had never been contained herein, and the remaining provisions hereof shall be given full force and effect.

Enrollment Election.
To continue with your UMB HSA Saver enrollment, you must select the "I Consent" button below. When you click on "I Consent" below, you acknowledge that you have read the **UMB HSA Saver Terms and Conditions Enrollment** and you agree to their terms.

Start investing

Once you have completed the investment account enrollment, click “[Log in to HSA Saver](#)” to enter the HSA Saver Investment Portal.

UMB Healthcare Services | HSA Balance **\$3,698.28** | Available to Invest **\$2,698.28** | [Close](#)

[Back to Online Banking](#)

HSA Investment Options

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 reach a \$1,000.00 balance in your HSA Deposit Account, you will have the opportunity to invest additional funds in these investment options – UMB HSA Saver® Investment and Money Market Sweep.

UMB HSA Saver® Investment Portfolio
HSA Saver makes investing in an HSA – simple, mobile and fun.

[Log in to HSA Saver](#)

- [HSA Saver Video](#)
- [HSA Saver Marketplace](#)
- [More Information on HSA Saver Investment](#)

Once you have logged in, you will see the Investment Account landing page shown below:

UMB HSA Saver | Welcome, Jim | Available to Invest **\$2,698.28** | [HSA Investment Options](#)

My Investments

[Manage My Investments](#) | [Visit Marketplace](#)

Value: **\$7,672.03** (As of 8/8/14) | Gain / Loss: **\$719.84** | Last Activity: **REGULAR PURCHASE** (\$50.00) | [Transaction History](#)

TIAA CREF: pending

Name	Category	Balance	Gain / Loss
+ TIAA-CREF Growth & Income Instl	Large Growth	\$1,146.90	\$414.69
+ Dodge & Cox International Stock	International	\$4,350.10	\$308.71
+ LKCM Small Cap Equity Instl	Small Cap	\$2,175.03	\$3.56

You will now have access to purchase funds from through HSA Saver plus:

- View Account Portfolio
- View Positions
- View History
- Research Funds
- Perform Modeling
- Contact Customer Service
- Execute Trades
- And More

Investments in securities through the HSA investment account are:
Not FDIC Insured • May Lose Value • No Bank Guarantee.