

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 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 two investment options.

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-\$999.99	0.10%	0.10%
Tier Two	\$1,000.00-\$4,999.99	0.20%	0.20%
Tier Three	\$5,000.00-\$14,999.99	0.40%	0.40%
Tier Four	\$15,000 and over	0.80%	0.80%

- 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 two investment options—a Money Market Sweep Account¹ and a Self-directed Investment Account.²

Money Market Sweep¹

A Money Market Sweep Account may allow you to earn higher yields while 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 HSA Deposit Account, so the balance is immediately available to pay for qualified medical expenses.

- Nightly, funds in excess of \$1,000 in the HSA Deposit Account are automatically used to purchase shares of the institutional money market fund.
- As you make ongoing contributions to the HSA Deposit 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 HSA Deposit Account and Money Market Sweep Account.
- If medical expenses cause the HSA Deposit Account to fall below \$1,000, that night shares in the Sweep Account will be sold to cover the shortfall.
- Dividends paid from the Money Market Sweep Account will be posted to the HSA Deposit Account.

^{*,1,2} See reverse side for important disclosure information.



Self-Directed Investment Account²

You can also invest excess HSA deposit account funds in a Self-directed Investment Account, thereby giving you the opportunity to manage your investments. To be eligible to open a self-directed investment account through UMB Financial Services, you must have \$1,000 in the HSA Deposit 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 HSA Deposit Account so that all “buys” and “sells” are automatically directed to this account.
- All gains are automatically reinvested.
- Secure, easy-to-use investment Web site with a full range of tools to help you manage your account.
- Choice of any one or more mutual funds from a number of nationally recognized fund families, including: Invesco, Federated, Fidelity, Franklin Templeton, Oppenheimer, and Scout offered at Net Asset Value (NAV).

** Interest rates and APYs effective 6/1/2012 and subject to change. Fees could reduce the earnings on the account.*

¹ 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 Deposit 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.

² Funds in your HSA Investment Account are not FDIC insured. Securities in your HSA Investment 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. For a prospectus which contains this and other information about the available fund families, please call the numbers below:

Federated Investments	800.245.4770
Fidelity Investments	800.642.4585
Franklin Templeton Investments	800.632.2301
Invesco Funds	800.959.4246
Oppenheimer Funds	888.470.0862
Scout Funds	800.996.2862

Please read the prospectus carefully before you invest or send money.

Scout Funds are distributed by UMB Distribution Services, LLC, an affiliate of UMB Financial Corporation. Scout Investment Advisors, Inc., an affiliate of UMB Bank, n.a., serves as the investment adviser to the Scout Funds.

*Investments in securities, whether through the Money Market Sweep Account or through investments in the Self-directed Investment Account are:
Not FDIC-Insured · May Lose Value · No Bank Guarantee.*

“UMB” and “Scout” – Reg. U.S. Pat. & Tm. Off. UMB Financial Corporation also claims service mark rights in “Scout Investment Advisors.”