

**Invest** Your Way

**Invest** Simply

**Invest** from Anywhere

**Invest** in Real Benefits

**Invest** with Confidence



# Invest Confidently Invest Easily

UMB HSA Saver® is backed by decades of investment experience led by UMB's Chief Investment Officer.¹ HSA Saver pairs that knowledge and experience with an intuitive design to create a powerful yet simple investment tool.

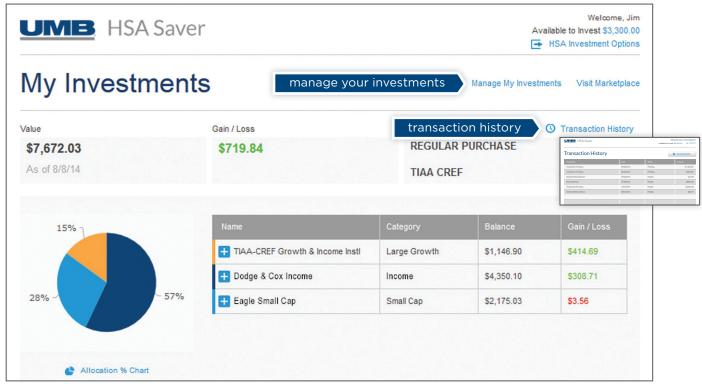
After you have reached the required account balance, you can log on to your HSA, open an HSA Saver investment portfolio<sup>2</sup> and start investing.

Below is an introduction to our user-friendly features to help you navigate this powerful platform.

## Dashboard

### Stay on top of your investments.

This is your personalized home page, providing an overview of your investments at a glance. From here, you can view your transaction history, manage your investments or customize your reporting tools, all with the click of a button.



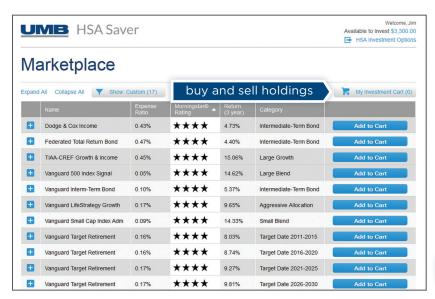
<sup>&</sup>lt;sup>1,2</sup>See back page for disclosures.

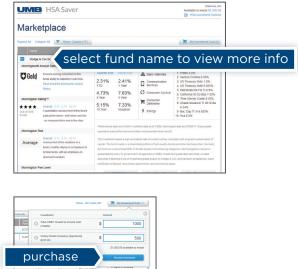
## Marketplace

#### Find quality investment opportunities.

Marketplace makes it easy to navigate and break down your investment options. Invest with confidence knowing the list has been prescreened by UMB for quality. To help make an informed investment decision, Marketplace also provides you with data and performance stats from Morningstar\* (an independent financial research firm).<sup>3</sup>

Once you've made a decision, add that investment to your cart then specify the amount you want to invest in that fund before checking out.

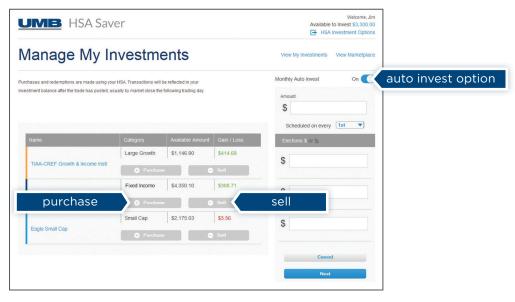




## Manage

#### Take control of your portfolio.

On the Manage page, we've made maintaining and managing your investments a streamlined process, putting you in control of your portfolio. From here, you can purchase more of a specific holding, sell holdings or even schedule monthly auto investments.



<sup>&</sup>lt;sup>3</sup>See back page for disclosures.

For more information on the UMB HSA Saver® site or investment strategies, visit

hsa.umb.com/Individuals or call 866.520.4HSA (4472)

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.

<sup>1</sup> UMB 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 HSA investment account are:

Not FDIC Insured • May Lose Value • No Bank Guarantee

<sup>2</sup>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.

<sup>3</sup>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.

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