



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.

Invest Your Way

You can invest as little or as much as you like and as often as you like. For one low monthly fee, no fund minimums, and no trading fees.

Invest Simply

Signing up and choosing your funds takes minutes. And independent data from Morningstar^{®2} helps you invest with confidence.

Invest from Anywhere

Our simple site allows quick management of your account. You can research funds, buy, or sell, all from your computer, tablet or smartphone.

Invest in Real Benefits

HSAs have the potential to offer tax-free deposits, tax-free earnings, and tax-free withdrawals – something not seen in other retirement accounts.³

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.

UMB has provided this list of mutual funds for informational purposes only and does not recommend the purchase or sale of any specific securities. This material is not investment advice unless you have opened a UMB HSA Saver Account and agreed to the UMB HSA Saver Terms & Conditions. The list of mutual funds could change from time to time and may be different at the time of enrollment.

All investments involve risk, including the possible loss of principal. Past performance is no guarantee of future results. Neither UMB Investment Management nor its affiliates, directors, officers, employees or agents accepts any liability for any loss or damage arising out of your use of all or any part of this report.

Investors should carefully consider the fund's investment objectives risks, charges and expenses before investing. You may obtain a summary prospectus or prospectus containing this and other information, by clicking on the applicable prospectus link provided on the "HSA Saver Marketplace" located in the "HSA Investment Options" page or to have a copy mailed to you, contact the fund directly. Please carefully read the summary prospectus or prospectus before investing.

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

¹ UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program. UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver[®] investment program. UMB Investment Management and UMB Custody Services are departments of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation.

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³ All mention of taxes is made in reference to federal tax law. State taxes may vary. Consult your tax advisor for details. UMB Healthcare Services[®] and UMB HSA Saver[®] are registered trademarks of UMB Financial Corporation.



Leading Class Fund Selection*

	TYPE	NAME	TICKER	EXPENSE RATIO
US EQUITY	Large Cap	American Funds Growth Fund of America R6	RGAGX	0.30%
	Large Cap	BlackRock Equity Dividend Fund K Shares	MKDVX	0.57%
	Large Cap	Dodge & Cox Stock	DODGX	0.51%
	Large Cap	Franklin Growth R6	FIFRX	0.47%
	Large Cap	Parnassus Core Equity Institutional	PRILX	0.61%
	Large Cap	TIAA-CREF Growth & Income Instl	TIGRX	0.40%
	Large Cap	Vanguard 500 Index Adm	VFIAX	0.04%
	Large Cap	Vanguard Growth Index Instl	VIGIX	0.04%
	Large Cap	Vanguard Total Stock Market Index Adm	VTSAAX	0.04%
	Large Cap	Vanguard Total Stock Market Index Instl	VITSX	0.03%
	Large Cap	Vanguard Value Index Adm	VVIAAX	0.05%
	Mid Cap	MFS Mid Cap Growth Fund	OTCKX	0.65%
	Mid Cap	Nuance Mid Cap Value	NMVLX	0.93%
	Mid Cap	Vanguard Mid Cap Index Adm	VIMAX	0.05%
	Small Cap	Tributary Small Company Instl Plus	FOSBX	0.96%
	Small Cap	Vanguard Small Cap Index Adm	VSMAX	0.05%
	Small Cap	Vanguard Small Value Index Adm	VSIAX	0.07%
	Real Estate	Vanguard Real Estate Index Adm	VGSLX	0.12%
INTERNATIONAL	Developed	American Funds Europacific Growth R6	RERGX	0.46%
	Developed	American Funds New Perspect R6	RNPGX	0.41%
	Developed	Dodge & Cox Intl Stock	DODFX	0.62%
	Developed	MFS Instl International Equity	MIEIX	0.69%
	Developed	Vanguard Developed Markets Index Adm	VTMGX	0.07%
	Emerging	Causeway Emerging Markets	CEMIX	1.11%
	Emerging	Vanguard Emerging Markets Stock Index Adm	VEMAX	0.14%
ALLOCATION	Conservative	Vanguard LifeStrategy Cnsrv Gr Inv	VSCGX	0.12%
	Conservative	Vanguard LifeStrategy Income Inv	VASIX	0.11%
	Moderate	American Funds American Bal R6	RLBGX	0.25%
	Moderate	Vanguard LifeStrategy Moderate Growth Inv	VSMGX	0.13%
	Moderate	Vanguard STAR Inv	VGSTX	0.31%
	Moderate	Vanguard Wellington Admiral	VWENX	0.16%
	Aggressive	Vanguard LifeStrategy Growth Inv	VASGX	0.14%
	Target Date	Vanguard Target Retirement 2020	VTWNX	0.08%
	Target Date	Vanguard Target Retirement 2025	VTTVX	0.08%
	Target Date	Vanguard Target Retirement 2030	VTHRX	0.08%
	Target Date	Vanguard Target Retirement 2035	VTTHX	0.08%
	Target Date	Vanguard Target Retirement 2040	VFORX	0.08%
	Target Date	Vanguard Target Retirement 2045	VTIVX	0.08%
	Target Date	Vanguard Target Retirement 2050	VFIFX	0.08%
	Target Date	Vanguard Target Retirement 2055	VFFVX	0.08%
	Target Date	Vanguard Target Retirement 2060	VTTSX	0.08%
	Target Date	Vanguard Target Retirement 2065	VLXVX	0.08%
	Target Date	Vanguard Target Retirement Income	VTINX	0.08%
INCOME	Short Term Bond	Vanguard Short-Term Bond Index Adm	VBIRX	0.07%
	Short Term Bond	Vanguard Short-Term Corp Bond Index Adm	VSCSX	0.07%
	Intermediate Term Bond	Dodge & Cox Income	DODIX	0.41%
	Intermediate Term Bond	Vanguard Total Bond Market Index Adm	VBTLX	0.05%
	Intermediate Term Bond	PIMCO Total Return Instl	PTTRX	0.46%
	Multisector Bond	PIMCO Income Instl	PIMIX	0.51%
	High Yield Bond	PGIM High Yield R6	PHYQX	0.38%
	Inflation-Protected Bond	Vanguard Infl-Prot Secs Adm	VAIPX	0.10%
MONEY MARKET FUND	Money Market	Fidelity Inv Money Market Fund Treasury Instl	FRBXX	0.14%
	Money Market	PIMCO Govt Money Market Instl	PGYXX	0.18%

Using time-tested mutual fund selection methodologies, UMB¹ has hand-picked quality funds for your personal UMB HSA Saver® portfolio.¹

*Fund list available as of 12/1/2022.
Fund list subject to changes.

UMB Investment Management obtained information used in this report from third-party sources it believes to be reliable, but this information is not necessarily comprehensive and UMB Investment Management does not guarantee that it is accurate.

¹ See reverse side for disclosures.