

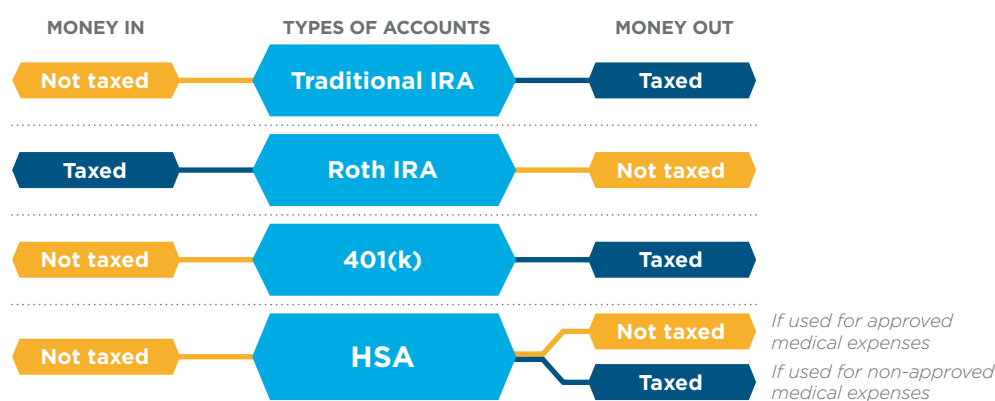
# Saving and Investing in your UMB HSA

Own it. Grow it.

**A UMB HSA is a great way to provide for current healthcare needs, but it can also be a smart option for investing in your future.**

If you can afford to pay medical bills out of pocket or have extra money in your HSA, you can grow that balance by saving and investing it. That way you could have more money for expenses when you need it most, whether it's next year or in retirement.

The long-term investment opportunity with an HSA is great - likely better than any other tax-advantaged financial account as deposits grow tax-deferred and distributions can be tax-free. An investor should consider his or her current and anticipated personal situation, investment horizon, needs and income tax bracket when making an investment decision.



*Note: States can choose to follow the federal tax-treatment guidelines for HSAs or establish their own; some states tax HSA contributions. If you have questions about your tax implications, consult your tax advisor. HSA funds used to pay for non-qualified medical expenses are subject to income taxes on the amount and a possible additional 20% penalty.*

In addition to HSAs' potential triple tax advantages—tax-free contributions, tax-free interest and investment earnings, and tax-free withdrawals for qualified expenses—the accounts offer three more big financial benefits:

1. For starters, you earn interest—accrued daily and paid monthly—on your balance.
2. You can invest your HSA funds when your balance includes the total sum of the \$1,000 peg balance plus the initial minimum investment amount for the fund(s) to be purchased. For example if you wish to purchase a fund with a value of \$500 you must have of minimum balance of \$1,500 in your deposit account.
3. Finally, you are never taxed on the growth of your account—in the year that you earn it or when you take money out to pay for qualified medical expenses.

Employee Benefit Research Institute (EBRI) calculates that the average couple retiring at 65 will need nearly \$300,000 for health care alone during retirement. However the EBRI also concluded that this goal can be achieved with the help of an HSA by contributing the maximum amount to your HSA for 40 years, without withdrawing savings, which would accumulate to \$360,000 at a rate of return of 2.5 percent. The numbers may increase to \$600,000 in savings assuming a 5 percent return and almost \$1.1 million at 7.5 percent, according to EBRI.

Depending on your personal situation, HSAs are a solid savings and investment vehicle that can help consumers build greater wealth, save on taxes, gain strong returns and prepare them to pay for healthcare needs in retirement. And that's where **UMB HSA Saver**<sup>®</sup> investment option comes in.

<sup>1</sup>See reverse side for important disclosure information.

# 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's<sup>1</sup> 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®<sup>3</sup> 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.<sup>4</sup>

## 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.



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 accounts 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.

<sup>4</sup> All mention of taxes is made in reference to federal tax law. State taxes may vary. Consult your tax advisor for details.

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