



Investing with  
**UMB HSA  
Saver<sup>™</sup>**

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**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.<sup>1</sup> 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.

HSA Saver

Welcome, Jim

Available to Invest \$3,300.00

[HSA Investment Options](#)

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My Investments

manage your investments

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

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Value

\$7,672.03

As of 8/8/14

Gain / Loss

\$719.84

transaction history

REGULAR PURCHASE

TIAA CREF

Allocation % Chart

Name	Category	Balance	Gain / Loss
<a href="#">+</a> TIAA-CREF Growth & Income Instl	Large Growth	\$1,146.90	\$414.69
<a href="#">+</a> Dodge & Cox Income	Income	\$4,350.10	\$308.71
<a href="#">+</a> Eagle Small Cap	Small Cap	\$2,175.03	\$3.56

Transaction History

Transaction	Date	Type	Amount
REGULAR PURCHASE	8/8/14	Purchase	\$1,146.90
REGULAR PURCHASE	8/8/14	Purchase	\$4,350.10
REGULAR PURCHASE	8/8/14	Purchase	\$2,175.03

<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.

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## Marketplace

buy and sell holdings My Investment Cart (0)

Name	Expense Ratio	Morningstar® Rating	Return (3 year)	Category	
Dodge & Cox Income	0.43%	★★★★★	4.73%	Intermediate-Term Bond	Add to Cart
Federated Total Return Bond	0.47%	★★★★★	4.40%	Intermediate-Term Bond	Add to Cart
TIAA-CREF Growth & Income	0.45%	★★★★★	15.06%	Large Growth	Add to Cart
Vanguard 500 Index Signal	0.05%	★★★★★	14.62%	Large Blend	Add to Cart
Vanguard Inter-Term Bond	0.10%	★★★★★	5.37%	Intermediate-Term Bond	Add to Cart
Vanguard LifeStrategy Growth	0.17%	★★★★★	9.65%	Aggressive Allocation	Add to Cart
Vanguard Small Cap Index Adm	0.09%	★★★★★	14.33%	Small Blend	Add to Cart
Vanguard Target Retirement	0.16%	★★★★★	8.03%	Target Date 2011-2015	Add to Cart
Vanguard Target Retirement	0.16%	★★★★★	8.74%	Target Date 2016-2020	Add to Cart
Vanguard Target Retirement	0.17%	★★★★★	9.27%	Target Date 2021-2025	Add to Cart
Vanguard Target Retirement	0.17%	★★★★★	9.81%	Target Date 2026-2030	Add to Cart

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## Marketplace

select fund name to view more info

**Dodge & Cox Inc.**

**Morningstar Analyst Rating**

**Morningstar Rating**

Overall 5 Year 10 Year

2.31% 2.41% 4.73% 7.63% 5.15% 7.33%

1 Year 1 Year 3 Year 5 Year 10 Year 10 Year

**Morningstar Risk**

Average

Overall 5 Year 10 Year

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Investment Amount

TIAA-CREF Growth & Income Instl (TIGR)

\$ 1000

Vanguard Small Company Opportunity (SCIO)

\$ 500

**purchase**

My Investment Cart (0)

# 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.

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## Manage My Investments

View My Investments View Marketplace

Purchases and redemptions are made using your HSA. Transactions will be reflected in your investment balance after the trade has posted, usually by market close the following trading day.

Monthly Auto Invest  **auto invest option**

Name	Category	Available Amount	Gain / Loss
TIAA-CREF Growth & Income Instl	Large Growth	\$1,146.90	\$414.69
Fixed Income	Fixed Income	\$4,350.10	\$308.71
Eagle Small Cap	Small Cap	\$2,175.03	\$3.56

**purchase** **sell**

Cancel Next

<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](http://hsa.umb.com/Individuals)  
or call 866.520.4HSA (4472)

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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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