



Health Savings Account (HSA) Investment Options

Your money. Your choice. Your HSA.

With a Health Savings Account (HSA), you have the flexibility to choose how to use your HSA, both now and in the future. When you open an HSA, your contributions are credited to an individual FDIC-insured HSA Deposit Account at UMB Bank. Once your Base Account balance exceeds \$1,000, you may enroll in the HSA Saver investment option.

With UMB HSA Saver® *, you can invest excess HSA deposit account funds into an investment account and manage your investments as you choose. To be eligible to open an investment account through UMB HSA Saver, 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.

Investment Options

<i>Base Account - HSA Deposit Account</i>	<i>Brokerage Account*</i>
<ul style="list-style-type: none">• Pays tiered interest rates; balance-based• All HSA contributions deposited to Base Account• All distributions made from Base Account• Tax reporting from Base Account• FDIC-insured	<ul style="list-style-type: none">• HSA Saver option through UMB Financial Services• Choice of one or more mutual funds from a number of nationally recognized fund families• Market leading investment website• Recurring investment option• Additional low monthly administrative fee applies• Review fund prospectus for expenses

Which account holder do you identify with?

Account Holder One

During the year, you plan to spend most or all the money in your HSA to pay for qualified medical expenses. You want quick and easy access to your entire balance using your HSA debit card or online reimbursement. You want your HSA funds to be FDIC-insured in your Base Account, while still giving you immediate access to your HSA funds.

Account Holder Two

You do not plan to use your HSA until sometime in the future. If things go the way you plan, you will not need your HSA until retirement. You plan to contribute the annual maximum allowed by the IRS each year, and invest the majority of your funds for future medical expenses. Like Account Holder Three, you would like to open an HSA Saver account, while keeping UMB's required minimum of \$1,000 in the Base Account.



Account Holder Three

You plan to deposit the annual maximum into your HSA and want to have immediate access to some of these funds to pay for qualified medical expenses this year. While you want to have enough funds readily available to cover your deductible and a few other qualified expenses, you plan to invest the remaining funds to help pay for future medical expenses, and to use for retirement. You enroll in the HSA Saver account, while maintaining \$1,000 in the Base Account.

Savings Examples

	<i>Account Holder One (Low Balance Spender)</i>	<i>Account Holder Two (High Balance Investor)</i>	<i>Account Holder Three (High Balance Spender/Investor)</i>
Total HSA Deposits	\$700	\$6,750	\$6,750
Base Deposit Account	\$700	\$1,000	\$1,000
HSA Saver*	\$0	\$5,750	\$4,250

Examples are not intended to illustrate earnings potential in the base account, money market or HSA Saver account.

* Your Base Deposit Account must have a minimum balance of \$1,000 to participate in HSA Saver. Only funds that exceed the minimum \$1,000 balance can be invested in HSA Saver.

Funds in HSA Saver are not FDIC insured. Securities in HSA Saver 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. Please read the prospectus carefully before you invest or send money.

Investments in securities through the HSA investment account are: **NOT FDIC INSURED / MAY LOSE VALUE / NO BANK GUARANTEE**

For more investment information, please contact us at 1-866-520-4472 or visit umb.com.

This document provides an overview of WageWorks' HSA program and is not inclusive, nor a guarantee of eligibility or payment. Please see your company's plan documents for specifics regarding your plan. If any conflict arises between this document and your company's plan documents, the terms of your company's plan will apply.