

# 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>2</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>3</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.



Healthcare 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**

<sup>1</sup> 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.

<sup>2</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>3</sup> 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\*

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

TYPE	NAME	TICKER	EXPENSE RATIO
<b>US EQUITY</b>			
Large Cap	TIAA-CREF Growth & Income Instl	TIGRX	0.40%
Large Cap	BlackRock Equity Dividend Fund K Shares	MKDVX	0.59%
Large Cap	Vanguard 500 Index Adm	VFIAX	0.04%
Large Cap	Vanguard Total Stock Mkt Idx Adm	VTSAX	0.04%
Large Cap	Parnassus Core Equity Institutional	PRILX	0.63%
Mid Cap	Nuance Mid Cap Value	NMVLX	0.94%
Mid Cap	Vanguard Mid Cap Index Adm	VIMAX	0.05%
Mid Cap	MFS Mid Cap Growth Fund	OTCKX	0.70%
Small Cap	Tributary Small Company Instl Plus	FOSBX	0.96%
Small Cap	Vanguard Small Cap Index Adm	VSMAX	0.05%
<b>INTERNATIONAL</b>			
Emerging Large Growth	Causeway Emerging Markets	CEMIX	1.10%
Emerging Large Blend	Vanguard Emerging Mkts Stock Idx Adm	VEMAX	0.14%
Large Blend	Ivy International Core Equity I	ICEIX	0.79%
Large Blend	Vanguard Developed Markets Idx Adm	VTMGX	0.07%
<b>ALLOCATION</b>			
Conservative	Vanguard LifeStrategy Cnsrv Gr Inv	VSCGX	0.12%
Conservative	Vanguard LifeStrategy Income Inv	VASIX	0.11%
Moderate	Vanguard LifeStrategy Moderate Gr Inv	VSMGX	0.13%
Aggressive	Vanguard LifeStrategy Growth Inv	VASGX	0.14%
Target Date	Vanguard Target Retirement 2015 Inv	VTXVX	0.13%
Target Date	Vanguard Target Retirement 2020 Inv	VTWNX	0.13%
Target Date	Vanguard Target Retirement 2025 Inv	VTTVX	0.13%
Target Date	Vanguard Target Retirement 2030 Inv	VTHRX	0.14%
Target Date	Vanguard Target Retirement 2035 Inv	VTTHX	0.14%
Target Date	Vanguard Target Retirement 2040 Inv	VFORX	0.14%
Target Date	Vanguard Target Retirement 2045 Inv	VTIVX	0.15%
Target Date	Vanguard Target Retirement 2050 Inv	VFIFX	0.15%
Target Date	Vanguard Target Retirement 2055 Inv	VFFVX	0.15%
Target Date	Vanguard Target Retirement 2060 Inv	VTTSX	0.15%
Target Date	Vanguard Target Retirement 2065 Inv	VLXVX	0.15%
Target Date	Vanguard Target Retirement Income Inv	VTINX	0.12%
<b>INCOME</b>			
Intermediate Term Bond	Dodge & Cox Income	DODIX	0.42%
Intermediate Term Bond	Vanguard Total Bond Market Index Adm	VBTLX	0.05%
Short Term Bond	Vanguard Short-Term Bond Index Adm	VBIRX	0.07%
<b>MONEY MARKET FUND</b>			
Money Market	Fidelity Inv Money Market Fund Treasury Instl	FRBXX	0.14%

\*Fund list available as of 04/01/20 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.

<sup>1</sup> See reverse side for disclosures.