

What investment options do I have with my HSA?

In addition to the interest bearing HSA account you have two options: 1) a Money Market Sweep Account, or 2) a Self-Directed Brokerage Investment Account with mutual funds.

Can I have all three types of accounts?

Yes. You will automatically have an HSA account that earns interest based on the balances held in the account. You may also choose to utilize the investment account and/or money market account.

What is the HSA Deposit Account?

The HSA Deposit Account is your existing HSA account. It is FDIC insured and earns interest and may be accessed for qualified healthcare expenses. Once you open an investment account or money market account, funds may be transferred between accounts.

How do I open Self-Directed Brokerage or Money Market Sweep account?

When you have at least \$1,000 in your HSA Deposit Account, an investments link will appear under My Account in the Participant Portal

1. Click on "Investments" under "My Account"
2. Click on "UMB HSA Investments," then "Enter HSA Investment Portal" on the next screen.
3. Click on "More" under the investment option you would like more information about, or click on "Enroll" to enroll online in either of the investment options. If you prefer to enroll using a paper form instead of online enrollment, click "Enrollment Package." You do not need to enroll both ways.
4. Once you have enrolled in either of the two options, you can view your balances online in the Participant Portal, and you can continue to access and manage your options through the Investments link.

What if I have a major medical expense and most of my HSA funds are in my investment account(s)?

It is easy to liquidate your investment funds. Simply click on the "Investments" link to access the site. Once there, you may initiate the sale of shares.

How do I find out my investment account balance?

You can view all of your HSA account balances, including investment account balances, directly in your online account.

What are the investment account fees?

- Money Market Account—There is no charge to open the Money Market Sweep Account. However, UMB will collect a fee for administering the daily investment of cash into the Fund on your behalf (the "Sweep Fee") equal to .25 of 1% (25 basis points) per year of the value of your HSA's investment in the Fund. This fee, which is reflected as a reduction in the effective yield of the Fund, is accrued daily and deducted monthly from the Fund's dividends prior to such dividends being credited to your HSA Deposit Account.
- HSA Investment Account—Once you open Self-Directed Brokerage Investment Account, you will be subject to the following fees:
 - \$14.95 transaction fee for each purchase, redemption or other transaction in any of the funds on the mutual fund, except for recurring fund purchases of \$100 or more
 - \$2 transaction fee for recurring fund purchases of \$100 or more, following the initial purchase
 - \$50 fee if your account has no activity for an entire calendar year

These fees will be drawn directly from your HSA Deposit Account. You can view your HSA Investment Account fees under My Account in the Participant Portal.

Funds in your HSA Brokerage Account are not FDIC insured. Securities in your HSA Brokerage Account 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.

Investments in securities, whether through the money market sweep account or through the HSA Brokerage Account: NOT FDIC INSURED / MAY LOSE VALUE / NO BANK GUARANTEE.
"UMB" - Reg. U.S. Pat. & Tm. Off.