

Self-Directed Brokerage Investment Account



With a UMB Financial Services Self-Directed Brokerage Investment Account, you'll have access to a wide range of mutual fund options designed to provide you with investment choices to meet your objectives. This self-directed brokerage account features seven nationally recognized mutual fund families with more than 180 individual funds from which to select, so you should be able to design an investment plan that meets your individual needs.

Fund families include: AIM Funds, Federated Funds, Fidelity Advisor, Franklin Templeton Investment, Oppenheimer Funds, and UMB Scout Funds.

Requirements for Opening a Self-Directed Brokerage Account

You can open and manage an Self-Directed Brokerage Account through the Investments link in your online account in the Consumer-Directed Healthcare (CDH) Portal. To be eligible to open a Self-Directed Brokerage Account through UMB Financial Services, you must have the required balance limit, \$1,000, in your HSA Deposit Account plus the initial minimum investment amount for the fund(s) you wish to purchase. For example, if you wish to invest in a fund with a \$1,500 minimum initial investment, you would need to have \$2,500 in your HSA Deposit Account and/or your Money Market Sweep Account. You may research more information about these funds and their initial minimum investments through the Investments link in the Participant Portal. Once you open a HSA Investment Account, your HSA Deposit balance may go beneath the required balance limit at any time with no penalty.

Fee Schedule for Self-Directed Brokerage Account

Once you open an HSA 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 Self-Directed Brokerage Account fees under My Account in the Participant Portal.

Using Your Investment Account

After enrolling, you may place mutual fund trades using the same "Investments" link from your ConnectYourCare account. This link allows you to access account history, statements, market data and trading information. Additionally, you may use this link to make trades.

Once a trade has been executed, funds will be transferred on settlement date from or to your HSA Deposit Account. Before making a trade, you should verify that your HSA Deposit Account contains sufficient money to settle the trade.

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Brokerage Center

Account Info | Order Entry | Markets & Research | Planning | Customer Service

Portfolio | Positions | Balances | History | Account Detail | Order Status | Statements & Records

Portfolio Total: \$0.08

Summary

Investment Accounts	Account Net Worth	Action
Account 1 033021342	\$0.08	Select Action
Portfolio Total	\$0.08	

Brokerage account values and totals reported as of prior business day.

Sign up to stop receiving paper statements and trade confirmations and receive e-notification reminders of when they are available online.

Dow Jones Industrial

10	10,750
11	10,700
12	10,450
1	10,400
2	10,400
3	10,400

10 11 12 1 2 3
DJIA 10,574.96 ▲-207.99
NASDAQ 2,331.27 ▲-63.09
S&P 500 1,130.43 ▲-27.00
Russell 2000 669.72 ▲-16.61
DUTSMUS 11,680.99 ▲-311.57
12:29 PM ET 5/14/2010 ©Bp/marts

Quick Links

My Account

- ▶ Contribution Center
- ▶ Payment Card
- ▶ Personal Profile
- ▶ Direct Deposit
- ▶ Investments
- ▶ Password