

# UMB HSA Saver<sup>®</sup>

## Investing in your HSA

### Redemption Guide

*For questions or more information contact 1.866.520.4HSA (4472)*

This material is provided for informational purposes only and contains no investment advice or recommendations to buy or sell any specific securities.

Investments in securities through the HSA investment account are:  
**Not FDIC Insured • May Lose Value • No Bank Guarantee.**

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.

UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver Investment Program. UMB Custody Services is a department of UMB Bank, n.a.

# How to redeem/sell your shares

## Redeem/Sell Shares from UMB HSA Self-directed Investment account

To redeem i.e. “Sell” shares you will need to log in to your UMB HSA Saver account.

**UMB** Healthcare Services

HSA Balance **\$1,000.00** | Available to Invest **\$0.00** [Close](#)

[Back to Online Banking](#)

### HSA Investment Options

Contributions you make to your UMB HSA give you the freedom to make your own decisions on how you pay for current healthcare expenses and save for future ones. Once you reach a \$1,000.00 balance in your HSA Deposit Account, you will have the opportunity to invest additional funds in these investment options – UMB HSA Saver® and Money Market Sweep. Please note that if you elect any investment option, invested amounts are not included in the HSA Average Daily Balance calculation to avoid Deposit Account monthly service charges that may apply.

**UMB HSA Saver® Investment Portfolio**  
HSA Saver makes investing in an HSA – simple, mobile and fun.

[Log in to HSA Saver](#)

- [HSA Saver Video](#)
- [HSA Saver Marketplace](#)
- [More Information on HSA Saver](#)
- [HSA Saver Terms and Conditions](#)

Once you have logged into to the investment site, click “Manage My Investments”.

**UMB** HSA Saver

Welcome, SCOTT  
Available to Invest \$0.00  
[HSA Investment Options](#)

## My Investments

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

Value: **\$10,714.05**  
As of 11/17/2016

Gain / Loss: **\$771.04**

Last Activity: **FUND PURCHASE** \$178.53  
**VANGUARD 500 INDEX FUND** 11/15/2016  
**ADM SHR**

[Transaction History](#)

	Name ▲	Category	Balance	Gain / Loss
+	DRIEHAUS EMERGING MARKETS GROWTH	Diversified Emerging Mkts	\$0.00	\$20.84
+	EAGLE SMALL CAP GROWTH FUND CL I	Small Growth	\$0.00	\$5.25
+	MAINSTAY ICAP INTERNATIONAL FUND I	Foreign Large Blend	\$0.00	\$13.90
+	TIAA-CREF GROWTH & INCOME FUND INSTL	Large Growth	\$0.00	\$30.03
+	TOUCHSTONE VALUE FUND INST	Large Value	\$0.00	\$4.87

100%

# How to redeem/sell your shares

This page contains the Mutual Fund(s) you have in your portfolio, click the “Sell” button for the first fund you wish to sell.

**UMB** HSA Saver

Welcome, SCOTT  
Available to Invest \$0.00  
[HSA Investment Options](#)

## 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 3 - 5 days.

Monthly Automatic Investment ☐ Off

Schedule regular monthly purchases using Monthly Automatic Investment by choosing an amount and setting your allocation.

Name ▲	Category	Available Amount	Gain / Loss
DRIEHAUS EMERGING MARKETS GROWTH	Diversified Emerging Mkts	\$0.00	\$20.84
<div><div>Purchase</div><div>Sell</div></div>			
EAGLE SMALL CAP GROWTH FUND CL I	Small Growth	\$0.00	\$5.25
<div><div>Purchase</div><div>Sell</div></div>			
MAINSTAY ICAP INTERNATIONAL FUND I	Foreign Large Blend	\$0.00	\$13.90
<div><div>Purchase</div><div>Sell</div></div>			
TIAA-CREF GROWTH & INCOME FUND INSTL	Large Growth	\$0.00	\$10.03
<div><div>Purchase</div><div>Sell</div></div>			
TOUCHSTONE VALUE FUND INST	Large Value	\$0.00	\$4.87
<div><div>Purchase</div><div>Sell</div></div>			
VAN S/TERM BOND INDEX ADM	Short-Term Bond	\$0.00	-\$24.10
<div><div>Purchase</div><div>Sell</div></div>			
VANGUARD 500 INDEX FUND ADM SHR	Large Blend	\$10,714.05	\$588.72
<div><div>Purchase</div><div><div>Sell</div></div></div>			
VANGUARD DEVELOPED MARKETS INDEX ADM	Foreign Large Blend	\$0.00	-\$3.37
<div><div>Purchase</div><div>Sell</div></div>			
VANGUARD MID CAP INDEX FUND ADMIRAL	Mid-Cap Blend	\$0.00	\$4.02
<div><div>Purchase</div><div>Sell</div></div>			
VANGUARD SMALL CAP INDEX ADM	Small Blend	\$0.00	\$21.67
<div><div>Purchase</div><div>Sell</div></div>			
VANGUARD TOTAL STOCK MARKET INDEX ADM	Large Blend	\$0.00	\$111.47

# How to redeem/sell your shares

**Enter the amount** you wish to sell or you may select **“Sell All”** to redeem all shares in the fund.

**UMB** HSA Saver

Welcome, SCOTT  
Available to Invest \$0.00  
[HSA Investment Options](#)

## 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 3 - 5 days.

Name ▲

Category

Available Amount

Gain / Loss

DRIEHAUS EMERGING MARKETS GROWTH

Diversified Emerging Mkts

\$0.00

\$20.84

Purchase

Sell

EAGLE SMALL CAP GROWTH FUND CL I

Small Growth

\$0.00

\$5.25

Purchase

Sell

MAINSTAY ICAP INTERNATIONAL FUND I

Foreign Large Blend

\$0.00

\$13.90

Purchase

Sell

TIAA-CREF GROWTH & INCOME FUND INSTL

Large Growth

Purchase

Sell

TOUCHSTONE VALUE FUND INST

Large Value

Purchase

Sell

VAN S/TERM BOND INDEX ADM

Short-Term Bond

Purchase

Sell

VANGUARD 500 INDEX FUND ADM SHR

Large Blend

Purchase

Sell

VANGUARD DEVELOPED MARKETS INDEX ADM

Foreign Large Blend

\$0.00

-\$3.37

Purchase

Sell

VANGUARD MID CAP INDEX FUND ADMIRAL

Mid-Cap Blend

\$0.00

\$4.02

Purchase

Sell

VANGUARD SMALL CAP INDEX ADM

Small Blend

\$0.00

\$21.67

Purchase

Sell

VANGUARD TOTAL STOCK MARKET INDEX ADM

Large Blend

\$0.00

\$111.47

Purchase

Sell

Monthly Automatic Investment Off

Schedule regular monthly purchases using Monthly Automatic Investment by choosing an amount and setting your allocation.

Enter amount to sell

\$

\$10,714.05 available to sell as of previous market close

Sell All

Sell Investment

# How to redeem/sell your shares

To continue, **click “Sell Investment”**.

(Reminder: you may also select “Sell All” to redeem the entire fund.)

**UMB** HSA Saver

Welcome, SCOTT  
Available to Invest \$0.00  
[HSA Investment Options](#)

## 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 3 - 5 days.

Name ▲	Category	Available Amount	Gain / Loss
DRIEHAUS EMERGING MARKETS GROWTH	Diversified Emerging Mkts	\$0.00	\$20.84
Purchase Sell			
EAGLE SMALL CAP GROWTH FUND CL I	Small Growth	\$0.00	\$5.25
Purchase Sell			
MAINSTAY ICAP INTERNATIONAL FUND I	Foreign Large Blend	\$0.00	\$13.90
Purchase Sell			
TIAA-CREF GROWTH & INCOME FUND INSTL	Large Growth		
Purchase			
TOUCHSTONE VALUE FUND INST	Large Value		
Purchase			
VAN 5/Term BOND INDEX ADM	Short-Term Bond		
Purchase			
VANGUARD 500 INDEX FUND ADM SHR	Large Blend		
Purchase Sell			
VANGUARD DEVELOPED MARKETS INDEX ADM	Foreign Large Blend	\$0.00	-\$3.37
Purchase Sell			
VANGUARD MID CAP INDEX FUND ADMIRAL	Mid-Cap Blend	\$0.00	\$4.02
Purchase Sell			
VANGUARD SMALL CAP INDEX ADM	Small Blend	\$0.00	\$21.67
Purchase Sell			
VANGUARD TOTAL STOCK MARKET INDEX ADM	Large Blend	\$0.00	\$111.47
Purchase Sell			

Enter amount to sell

\$100.00

\$10,614.05 available to sell as of previous market close

Sell All

Sell Investment

Monthly Automatic Investment Off

Schedule regular monthly purchases using Monthly Automatic Investment by choosing an amount and setting your allocation.

# How to redeem/sell your shares

Click **“Confirm”** to execute your trade.

**UMB** HSA Saver

Welcome, SCOTT  
Available to Invest \$0.00  
[HSA Investment Options](#)

## 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 3 - 5 days.

Name ▲	Category	Available Amount	Gain / Loss
DRIEHAUS EMERGING MARKETS GROWTH	Diversified Emerging Mkts	\$0.00	\$20.84
Purchase Sell			
EAGLE SMALL CAP GROWTH FUND CL I	Small Growth	\$0.00	\$5.25
Purchase Sell			
MAINSTAY ICAP INTERNATIONAL FUND I	Foreign Large Blend	\$0.00	\$13.90
Purchase Sell			
TIAA-CREF GROWTH & INCOME FUND INSTL	Large Growth		
Purchase			
TOUCHSTONE VALUE FUND INST	Large Value		
Purchase			
VAN S/TERM BOND INDEX ADM	Short-Term Bond		
Purchase			
VANGUARD 500 INDEX FUND ADM SHR	Large Blend		
Purchase Sell			
VANGUARD DEVELOPED MARKETS INDEX ADM	Foreign Large Blend	\$0.00	-\$3.37
Purchase Sell			
VANGUARD MID CAP INDEX FUND ADMIRAL	Mid-Cap Blend	\$0.00	\$4.02
Purchase Sell			
VANGUARD SMALL CAP INDEX ADM	Small Blend	\$0.00	\$21.67
Purchase Sell			
VANGUARD TOTAL STOCK MARKET INDEX ADM	Large Blend	\$0.00	\$111.47
Purchase Sell			

Confirm sell

\$100.00

This trade may take 3 - 5 days to process.

Edit Amount

Confirm

Monthly Automatic Investment

Off

Schedule regular monthly purchases using Monthly Automatic Investment by choosing an amount and setting your allocation.

# How to redeem/sell your shares

The trade request is now **in process** and once executed the proceeds will be automatically deposited back into your HSA Deposit Account. On a normal trading day, when the markets close at 3 pm CT, orders must be placed by 1 pm CT to receive the same day pricing.

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Available to Invest \$0.00  
[HSA Investment Options](#)

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Purchases and redemptions are made using your HSA. Transactions will be reflected in your investment balance after the trade has posted, usually 3 - 5 days.

Monthly Automatic Investment

Off

Schedule regular monthly purchases using Monthly Automatic Investment by choosing an amount and setting your allocation.

Name ▲	Category	Available Amount	Gain / Loss
DRIEHAUS EMERGING MARKETS GROWTH	Diversified Emerging Mkts	\$0.00	\$20.84
<div>Purchase</div> <div>Sell</div>			
EAGLE SMALL CAP GROWTH FUND CL I	Small Growth	\$0.00	\$5.25
<div>Purchase</div> <div>Sell</div>			
MAINSTAY ICAP INTERNATIONAL FUND I	Foreign Large Blend	\$0.00	\$13.90
<div>Purchase</div> <div>Sell</div>			
TIAA-CREF GROWTH & INCOME FUND INSTL	Large Growth		
<div>Purchase</div>			
TOUCHSTONE VALUE FUND INST	Large Value		
<div>Purchase</div>			
VAN S/TERM BOND INDEX ADM	Short-Term Bond		
<div>Purchase</div>			
VANGUARD 500 INDEX FUND ADM SHR	Large Blend		
<div>Purchase</div> <div>Sell</div>			

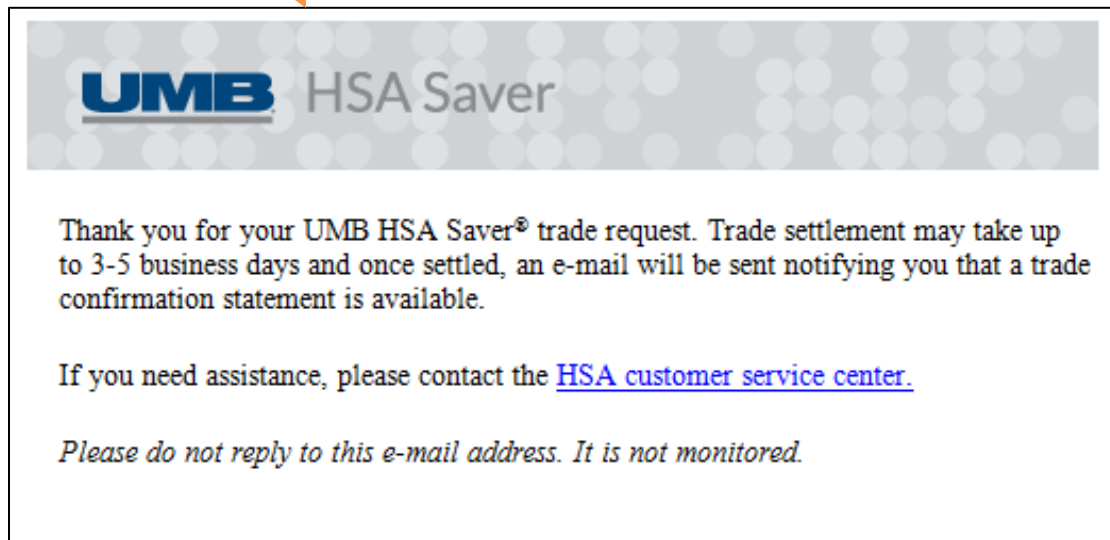
✓

Sell request sent.

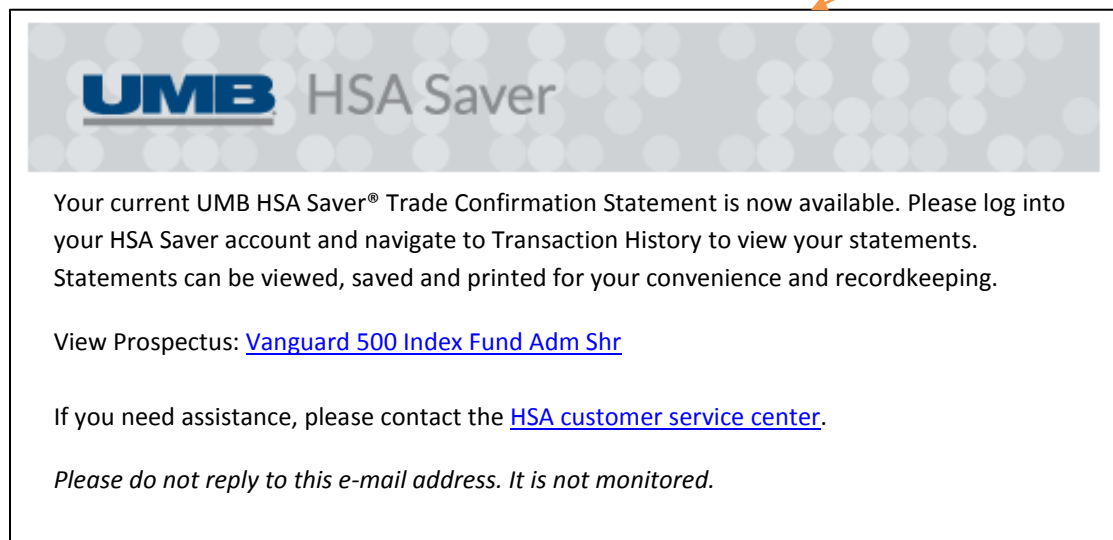
Check your email for your trade confirmation statement.

# How to redeem/sell your shares

You will receive an e-mail notification that your trade request was received.



Once your trade confirmation statement is available you will receive another email alerting you that your statement can be viewed online by selecting view history and then view statements (*see following page for instructions on viewing statements online*).

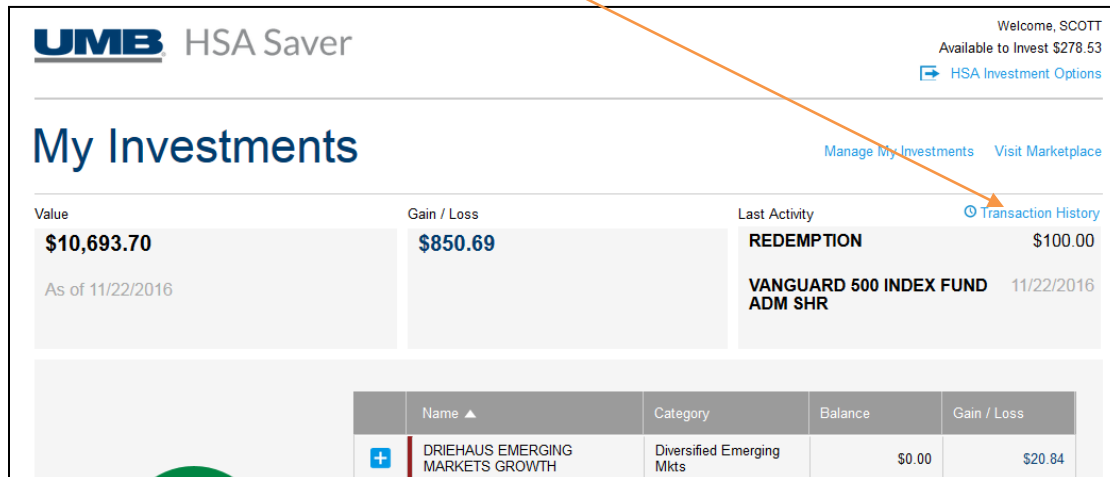


***Repeat process to sell remaining mutual funds.***



# How to redeem/sell your shares

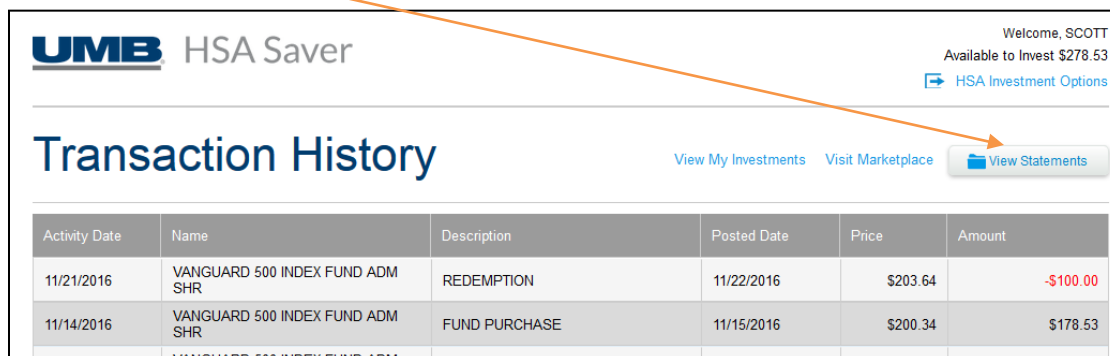
View statements online by first selecting “Transaction History” and then view statements



The screenshot shows the 'My Investments' page of the UMB HSA Saver. It displays a total value of \$10,693.70 and a gain/loss of \$850.69 as of 11/22/2016. A 'Last Activity' section shows a 'REDEMPTION' of \$100.00 for 'VANGUARD 500 INDEX FUND ADM SHR' on 11/22/2016. An orange arrow points from the instruction text to the 'Transaction History' link in the top right corner.

Name ▲	Category	Balance	Gain / Loss
DRIEHAUS EMERGING MARKETS GROWTH	Diversified Emerging Mkts	\$0.00	\$20.84

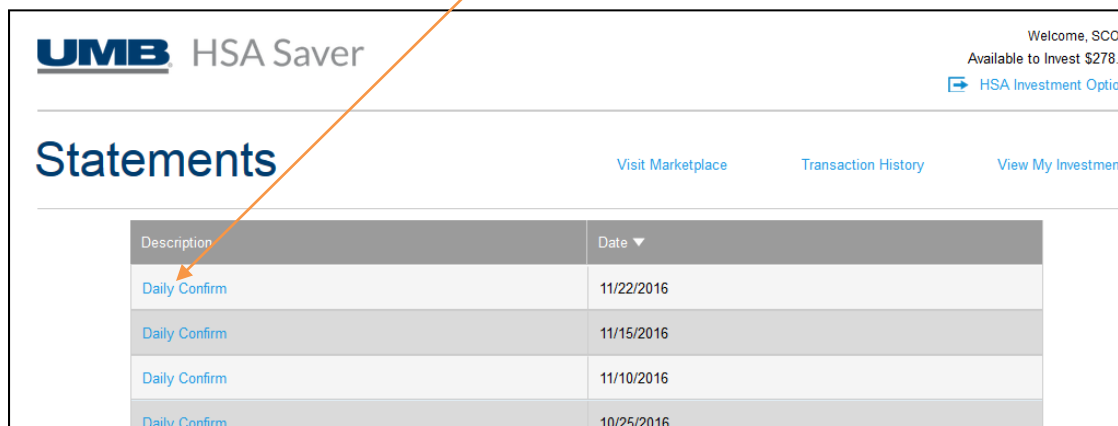
Then click “View Statements”.



The screenshot shows the 'Transaction History' page. It features a table with transaction details. An orange arrow points from the instruction text to the 'View Statements' button in the top right corner.

Activity Date	Name	Description	Posted Date	Price	Amount
11/21/2016	VANGUARD 500 INDEX FUND ADM SHR	REDEMPTION	11/22/2016	\$203.64	-\$100.00
11/14/2016	VANGUARD 500 INDEX FUND ADM SHR	FUND PURCHASE	11/15/2016	\$200.34	\$178.53
	VANGUARD 500 INDEX FUND ADM				

To view trade confirmation click on “Daily Confirm”.



The screenshot shows the 'Statements' page. It displays a table with trade confirmations. An orange arrow points from the instruction text to the 'Daily Confirm' link in the first row of the table.

Description	Date ▼
<a href="#">Daily Confirm</a>	11/22/2016
<a href="#">Daily Confirm</a>	11/15/2016
<a href="#">Daily Confirm</a>	11/10/2016
<a href="#">Daily Confirm</a>	10/25/2016