

You may direct the purchase of shares in any one or more mutual funds included in the HSA Representative List of Mutual Funds.

Certain minimum investment amounts apply, which may vary by fund, and certain fees apply. You will also have access to helpful investing tools to help you in your investing process.

For more information about this investment option, including fees associated with it, call 866-520-4HSA (4472).

***You should be aware that investments in mutual funds available through UMB Financial Services:**

- Are not deposits or obligations of, or guaranteed by, UMB Bank, n.a., UMB Financial Services, Inc. or any other financial institution;
- Are not insured by the FDIC or any other government agency; and
- Involve investment risks, including the possible loss of the principal invested.

Past performance of an investment is no guarantee of future results.

UMB Financial Services, Inc. is not a registered broker/dealer in Hawaii or Puerto Rico.

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” and “Scout” - Reg. U.S. Pat. & Tm. Off.

System response and account access times may vary due to market conditions, system performance, and other factors.

Brokerage services are provided by UMB Financial Services, Inc., a registered broker-dealer and member NASD, SIPC, and not by UMB Bank.

You should carefully consider the investment objectives, risks, charges and other expenses of a mutual fund before investing. For a prospectus, which contains this and other information about the fund families listed in this brochure, please call the numbers set forth below:

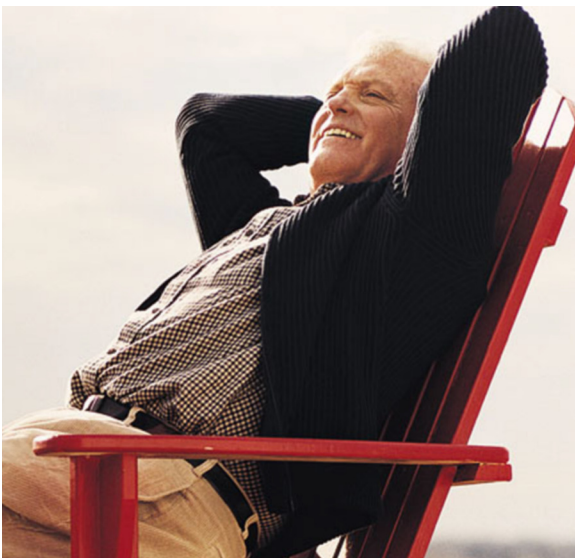
AIM Funds	(800) 959-4246
Federated Investments	(800) 245-4770
Fidelity Investments	(800) 642-4585
Franklin Templeton Investments	(800) 632-2301
OppenheimerFunds	(888) 470-0862
UMB Scout Funds	(800) 996-2862

Please read the prospectus carefully before you invest or send money.



Take Advantage of an HSA Investment Account Offered to CMA Members

Open a Self-Directed Brokerage Account Through UMB Financial Services, Inc.



All contributions to your CMA HSA are initially made to an HSA Deposit Account with UMB Bank. Funds held in the HSA Deposit Account are insured by the FDIC to the maximum amount permitted by law.

However, if you have more money in your HSA Deposit Account than you need to pay for your qualified medical expenses and related fees, you have the option to invest additional funds that may allow you to earn higher yields by opening an HSA Investment Account with UMB Financial Services, Inc.

Unless you actively make an election to open an HSA Investment Account, all contributions in your HSA will remain in your HSA Deposit Account.

A UMB Financial Services HSA Investment Account allows you to invest excess funds in your HSA Deposit Account in a self-directed brokerage account in the name of your HSA, thereby giving you the opportunity to manage your own investments.

Once you open your UMB Financial Services HSA 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. Every investor should be able to design an investment plan to meet their individual needs with several nationally recognized mutual fund families including:

- AIM Funds
- Federated Investments
- Fidelity Investments
- Franklin Templeton Investments
- Oppenheimer Funds
- UMB Scout Funds

To be eligible to open an HSA Investment Account through UMB Financial Services, you must have the required balance limit (currently \$1,000 but subject to change) in your HSA Deposit Account plus the initial minimum investment amount for the fund(s) you wish to purchase. When you meet the balance eligibility requirements, you may direct UMB Bank to open an HSA Investment Account at UMB Financial Services.

To open your UMB Financial Services HSA Investment Account, log on to www.cmanet.org/hsa, click the link to log into your HSA account and select the "Open Investments Account" link under the Investments tab on the left of the screen. From there, read the terms and follow the directions to open your account.

When your UMB Financial Services HSA Investment Account has been opened, UMB Bank will provide a Trading Authorization to UMB Financial Services that will give you the authority to place purchase and redemption orders for your UMB Financial Services HSA Investment Account.