

Help your employees put their dreams to work



Your employees are your most valuable asset. As they lend their talents to help build your business, give them the financial tools and security to help build their dreams.

Odds are many of your employees are coping with a financial crisis or are trying to reduce their debt. Many are not confident about their financial future, and more than half don't have a financial plan for dealing with life's unexpected challenges.*

The UMB Employee Benefits program provides your employees with a full suite of solutions to help them reach their goals, protect their families, and fund their dreams—and to help you recruit, retain, and reward good people.

From rewards checking to borrowing to retirement plans and more, UMB helps put your employees' financial futures at ease, so they can better put their talents to work.

COMPETITIVE RATES & REWARDS

Your employees earn bonus points toward travel, merchandise, gift cards, account credits and more when they sign up for these UMB banking products:

- **Count on More® Rewards Checking** - up to 10,000 bonus points
- **UMB Visa® Platinum Rewards Credit Card** - 5,000 bonus points and a low introductory interest rate
- **UMB Home Equity Line of Credit** - 10,000 bonus points, no closing costs, and competitive promotional rates
- **Mortgage Loan Products** - 10,000 bonus points, flexible rate and term options available

CONVENIENCE

- Online and Mobile Banking puts your employees' finances at their fingertips.

CONFIDENCE & CHOICE

- Health Savings Accounts and Flexible Spending Accounts

CUSTOMER SATISFACTION

- With UMB, your employees are in good hands. UMB scores higher than average on customer satisfaction in the American Customer Satisfaction Index.

EXECUTIVE BENEFITS

- Succession planning
- Key person insurance
- Non-qualified deferred compensation plans
- Disability and long term care insurance

RETIREMENT PLANS

- Simple IRA
- SEP IRA
- 401(k)

Investments offered through UMB Financial Services, Inc. Member FINRA, SIPC • Insurance Products offered through UMB Insurance Services, Inc. Not FDIC Insured • No Bank Guarantee • May Lose Value • Not Insured by any Government Agency • Not a Deposit

*Source: Research Now, The 2012 Aflac WorkForces Report, January 2012.

FINANCIAL GUIDANCE + BANKING + RETIREMENT + INSURANCE + HEALTHCARE



UMB

Count on more.®