

Who is UMB Financial Corporation?

Founded 1913 in Kansas City, Missouri

- UMB Financial Corporation is a success story in the best tradition of American free enterprise

Kemper Family Ownership Since 1913

- The original bank was chartered first as City Center Bank
- Purchased during World War I by W.T. Kemper and Associates

No Mergers or Acquisitions – Still Family Owned

- As R. Crosby Kemper Jr. celebrated his 50th year in banking, he stepped up to become senior chairman of UMB Bank and UMB Financial Corporation
- The board then appointed R. Crosby Kemper III to CEO and chairman of both companies

\$7.2 Billion in Assets

- From a storefront bank in Kansas City, Mo., with first-day deposits of \$1,100 in 1913, it has grown to become a multi-bank holding company with assets of \$7.2 billion
- Now operates 160 banking centers in



Who is UMB Scout Insurance Services, Inc.?

Wholly-owned Subsidiary of UMB Bank, n.a.

- UMB Scout Insurance Services enjoys the full financial benefit of being owned by a \$7.2 billion financial institution

Management Buy-in and Financial Commitment

- At every level of management, UMB Scout Insurance enjoys tremendous internal support
- Without this support and commitment, UMB Scout Insurance would be just like any other bank-owned insurance agency

One in Ten UMB Financial Corp Employees is Insurance Licensed

- UMB Scout Insurance sells individual and group insurance products through all retail and commercial distribution channels to provide its clients and prospects the financial solutions they desire

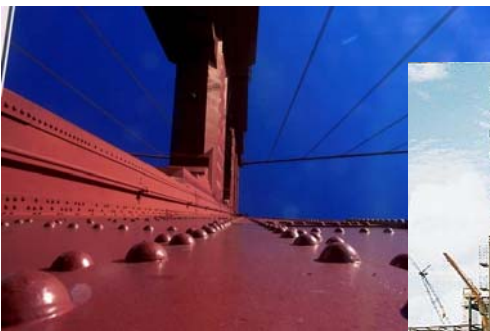


Insurance Carriers Represented by UMB Scout Insurance Services, Inc.

- UMB Scout Insurance only represents highly rated insurance companies
- Consistent with our client's goal of maintain financial strength while building for the future, we represent a multitude of insurance carriers that consistently hold top industry financial ratings

Our carriers include

- AEGON – TransAmerica Assurance Company
- AIG – American General Insurance Company
- Allstate Insurance Company (American Heritage Life)
- CNA Insurance Company
- Fortis Benefits Insurance Company
- Hartford Life Insurance Company
- John Hancock Insurance Company
- New York Life Insurance Company
- Nationwide Insurance Company
- Principal Insurance Company
- Security Benefit Life Insurance Company
- Western-Southern Insurance Company (Columbus Life)



Financial Solutions to Meet Your Needs

- Having an array of insurance companies is one thing ... Using them to maximize our client's objectives takes knowledge, skill and professionalism above the typical
- UMB Scout Insurance Services, backed by the financial strength and commitment of UMB Financial Corporation, is uniquely positioned to create financial solutions for its clients unmatched in the industry
- There is no other financial institution and insurance agency relationship that has so closely melded its culture to go beyond merely providing product.



The Arch began to tip at very odd angles as completion neared

