

Healthcare solutions that make you (and your bottom line) look good.

UMB Healthcare Solutions: No one does HSAs better—including how you're rewarded. Our unique commission structure gives you three ways to earn.

- ✓ **Monthly Commission** of \$0.50 per HSA accountholder per month!
- ✓ **Bonus Commission** of \$5.00 per HSA accountholder when the account opens!
- ✓ **Transfer Incentive:** 1% of all transferred balances!

How it works

See how commissions add up in the following example:

500 accounts transferred with an average balance of \$1,500

Monthly Commission: 500 accounts x \$0.50 = \$250 (**\$3,000** annual)

Bonus Commission: 500 accounts x \$5.00 = **\$2,500**

Transfer Incentive: 500 accounts x \$1,500 = \$750,000 x 1% = **\$7,500**

Total First Year Commission: \$13,000 (plus on-going annual commission of **\$3,000!**)

Note: This example assumes that all accounts open the same month and remain open.

Commission Rules

- Commissions are paid quarterly, in the month following the end of the calendar quarter they were earned.
- Commission payments are calculated based upon tracked account production and paid to only one entity.
- An "account" means a Health Savings Account (HSA) open (in good standing) with UMB at the end of a month.
- To qualify for commission payments (initially and future quarters), you must have referred at least 10 accounts (total) within the last 12 months.
- To qualify for the Bonus Commission (initially and future quarters), you must have referred at least 100 accounts (total) within the last 12 months.
- Transferred balances means funds transferred from another HSA custodian.
- These rules are subject to change.
- All commissions are based on standard fees.