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.