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:

<table>
<thead>
<tr>
<th>Description</th>
<th>Calculation</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Commission</td>
<td>500 accounts x $0.50</td>
<td>$250 (annual)</td>
</tr>
<tr>
<td>Bonus Commission</td>
<td>500 accounts x $5.00</td>
<td>$2,500</td>
</tr>
<tr>
<td>Transfer Incentive</td>
<td>500 accounts x $1,500 x 1%</td>
<td>$7,500</td>
</tr>
<tr>
<td><strong>Total First Year Commission</strong></td>
<td></td>
<td><strong>$13,000</strong></td>
</tr>
</tbody>
</table>

*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.