

Baird's Cash Management Program

Offering Convenience and Simplicity in One Easy-To-Use Account

Cash Management connects your long-term investment relationship with your day-to-day banking needs.

Key Benefits for You

- Convenient access to your cash balance through a Platinum Visa® debit card and checks, with free check orders plus check expense tracking to help with budgeting and planning.
- A direct deposit option allows you to easily deposit payroll, Social Security, pension and other recurring payments into your Cash Management account.
- eBill Management allows you to receive, review, track, pay and organize all your bills online.

- A robust award points program that rewards spending.¹ Access and redeem award points through Baird Online for travel, gift cards and merchandise.
- Personal concierge services can assist 24/7 worldwide with travel planning, dining reservations, shopping, tickets, access to events, help with household services and more.

Benefits are offered at three levels, based on household assets at Baird: Cash Management Standard, Cash Management Select and Cash Management Premier.

continued



	CASH MANAGEMENT STANDARD	CASH MANAGEMENT SELECT	CASH MANAGEMENT PREMIER
	Household Assets With Baird <\$100,000	Household Assets With Baird \$100,000 – <\$1,000,000	Household Assets With Baird >\$1,000,000
Minimum Balance	\$25,000 in cash and/or securities	No minimum balance required	No minimum balance required
Annual Fee	\$125	Complimentary	Complimentary
Award Points ¹	<ul style="list-style-type: none"> • Award points earned for spending • 75,000 annual cap • Four-year expiration 	<ul style="list-style-type: none"> • Award points earned for spending • 150,000 annual cap • Four-year expiration 	<ul style="list-style-type: none"> • Award points earned for spending and saving • 250,000 annual cap • Four-year expiration
Debit Card	<ul style="list-style-type: none"> • Platinum Visa® with a purchase limit of \$9,999/day • 24/7 fraud protection • Baird pays cross-border transaction fees • ATM access through Visa® networks with a withdrawal limit of \$500/day 	<ul style="list-style-type: none"> • Platinum Visa® with a purchase limit of \$9,999/day • 24/7 fraud protection • Baird pays cross-border transaction fees • ATM access through Visa® networks with a withdrawal limit of \$500/day 	<ul style="list-style-type: none"> • Platinum Visa® with higher purchase limit of \$25,000/day • 24/7 fraud protection • Baird pays cross-border transaction fees • ATM access through Visa® networks with higher ATM withdrawal limit of \$1,500/day²
ATM Fee Rebates	Not available	Rebates for up to five ATM transaction fees/month	Rebates for ATM transaction fees
Checking	<ul style="list-style-type: none"> • Expense monitoring • Free checks 	<ul style="list-style-type: none"> • Expense monitoring • Free checks 	<ul style="list-style-type: none"> • Expense monitoring • Free checks
eBill	Available with \$50 annual fee	Included – 2,500 bonus award points upon activation ¹	Included – 2,500 bonus award points upon activation ¹
Direct Deposit	Available	Included – 2,500 bonus award points upon activation ¹	Included – 2,500 bonus award points upon activation ¹
Concierge Service	Included	Included	Included

To learn more about the Cash Management Program, please contact your Baird Financial Advisor. For specific questions about your Cash Management account, call 888-792-7526.

¹Participation is restricted to individuals who are U.S. account holders. Corporations, partnerships and similar accounts are ineligible. Please see the complete Award Point Program Rules.

²Subject to the limits of a particular ATM (you may not be able to withdraw the full amount from one machine).