

Powerful employee perks – at your fingertips

TAKE ADVANTAGE OF YOUR FREE MEMBERSHIP

When you sign up for the Insperty Perks+™ program, you can start enjoying the many features of this dynamic financial wellness offering, such as:

- Access to a portion of your earned wages between paychecks (with low transaction fees)
- Fee-free earned wage access when your paycheck is deposited directly to your Insperty Perks+ card*
- Discounts, cash back and rewards through a robust online platform (or via the app)
- Physical and virtual cards; mobile wallet integration for easy online payments

PERKS DESIGNED TO MAKE LIFE EASIER

Things don't always go as planned. And even when they do, wouldn't it be a relief to have access to tools and resources designed to give you a financial advantage?

SECURITY

Experience the peace of mind that comes from knowing you have a solution to help you cover expenses between pay periods – without high interest rates or damage to your credit with earned wage access.

CONVENIENCE

You can set up direct deposit of your paycheck directly to your Insperty Perks+ card, request both a physical and virtual card – and even add the virtual card to your mobile wallet. However you choose to use your card, your funds are never far away.

** Employees who activate membership in the Insperty Perks+ program are eligible to apply for the Insperty Perks+ card.*

Multikrd® is a Financial Technology Company and not an FDIC-insured bank. Checking accounts and Insperty Perks+™ Mastercard® debit cards are provided by Central Bank of Kansas City, Member FDIC. Funds deposited into the checking account may be eligible for up to \$250,000 of FDIC insurance. The FDIC's deposit insurance coverage only protects against the failure of an FDIC-insured depository institution.

FREEDOM

Tap into perks powered by one of the most expansive online discount platforms in the nation. You'll be eligible for discounts and cashback incentives on dining, shopping, events and attractions, travel, health and wellness and more.

CONTROL

The Insperty Perks+ program puts you in the driver's seat of your finances. You can even request up to five additional cards for eligible family members and manage them independently with spend limits.

ACTIVATING YOUR MEMBERSHIP IS EASY

- 1** Go to:
platform.accesswages.com/login/insperty
- 2** Fill in the information using the same email address you use for your employee portal.
Click on "Create an account."
- 3** Click on the link in the activation email you will receive.
- 4** Access the Insperty Perks+ platform at platform.accesswages.com/login/insperty or download the mobile app.

Note: You will receive communication from our third-party vendor, Multikrd, regarding your membership.