



UBS investment fund account. Investing in growth.

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Also makes a perfect gift.



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Different needs – one account.

Investing money is a matter of trust – we will help you find the very best solution for your situation.



Do you want to build up your assets or save to fulfill a lifelong dream? Are you thinking of instructing financial specialists to invest your money in line with your individual needs so that you can benefit from higher potential returns in the long term? But do you also want

to remain flexible, set your own pace and, should the need arise, still remain free to dispose of your assets at any time? Lots of different needs at once. And UBS has the perfect solution: the UBS investment fund account.

Save and build up your assets. Systematically and flexibly.

The UBS investment fund account combines the benefits of targeted investments with those of a bank account. You participate in the performance of the financial markets and enjoy higher long-term earnings potential than with an ordinary savings account. At the same time, you can deposit or withdraw money whenever you like – just as you would with a normal account.

Take advantage of the UBS investment fund account. Your UBS client advisor helps you analyze your wishes and goals. We sit down together and use the results of this consultation to define your individual investment strategy. Then we decide upon the UBS Funds in which to invest your money in line with your personal risk profile.

When the balance of your UBS investment fund account reaches CHF, EUR, or USD 500 (CHF, EUR, USD 100 for young bank clients and young professionals¹), it will be invested in accordance with your instructions. So that you don't lose out, a preferential interest rate² will be paid on your balance until it reaches this minimum threshold. When you make withdrawals, we sell the corresponding units or fractions of these units on your behalf. So although your savings are fully invested in a UBS investment fund account, you can get hold of cash whenever you need it.

¹ Young bank clients: children and young people up to 20 as well as UBS Generation and UBS Campus clients

Young professionals: UBS Young Professional clients

² Except for UBS investment fund account in USD

Reducing risk through diversification.

An investment fund is a collective vehicle that pools the money paid in by numerous individuals. Depending on the investment objective pursued by the fund, experienced fund managers then invest the pooled money in a combination of equities, bonds and money market instruments.

Investment funds are a good alternative for anyone wishing to invest in securities and benefit from professional management. They are suitable for investors aiming to achieve broad risk diversification with small or medium-sized capital sums, as well as large-scale investors who make targeted use of investment funds within their widely diversified portfolios.

Investing in a fund helps you to reduce your exposure to investment risk. An investment in the shares of a single company means you are directly affected by its success or failure; but if you invest in a range of companies at the same time, this company-specific risk is greatly reduced. With UBS Funds you achieve this effect automatically. The large variety of individual stocks selected from different markets and industries is what gives UBS Funds their high level of diversification.

Relying on the knowledge and experience of an investment specialist is the best way to ensure your investment bears fruit and sets you up for a successful harvest.



The UBS investment fund account has an additional advantage: Regular deposits increase your chances of better returns thanks to something called the cost-average effect. Because you invest specific amounts, you acquire not only whole fund units but also fractions.

Thus you acquire more fund units when prices are low (since individual units are cheaper), and fewer when prices are high (as they are more expensive).

In this way, private investors adopt an anti-cyclical behavior just like professional investors and no longer have to look for the right time to buy in.

The investment strategy – tailored to your personal risk profile.



UBS offers a range of high-quality investment funds to help you put your investment strategy into practice. These products take your personal risk profile into account. They follow clearly defined strategies and deliver an optimum combination of fixed- and variable-rate investments, equities and alternative investments.

You decide for yourself which investment philosophy best suits you. Do you want to follow market movements in an effort to maximize your potential earnings, understanding that this could also increase your risk of loss? Then the

Relative Return investment philosophy is the perfect solution for you.

Or are you looking for an investment instrument that can offer earnings in any market environment – even negative ones – if you forgo some of the maximum possible earnings yet keep the risk of loss under control? Then choose the **Absolute Return** philosophy.

If you prefer to assemble your investment portfolio in line with your own personal needs, **Free** is the right solution.

Relative Return

This investment philosophy focuses on market movements and the full potential for gains and losses that these entail. Choose from the following asset allocation funds that follow this philosophy:

Fixed Income

The main priority is maintaining the value of your capital; invests in money market instruments and bonds, but avoids equities.

Yield

Ideal for investors who are looking to generate an income but will only accept small price fluctuations (approx. 25% equities).

Balanced

Aims to exploit more of the growth opportunities offered by the market, but still relies on the stabilizing effect of fixed-income papers (approx. 50% equities).

Growth

Makes targeted use of the equity market's long-term growth potential, but limits the risk of fluctuation through broad diversification (approx. 75% equities).

Equity

Primarily aims for capital gains, and so invests mainly in equities (approx. 95% equities) at a higher risk.

Absolute Return

This investment philosophy aims to meet or exceed a target return with the smallest possible fluctuations in value. Choose from the following asset allocation funds that follow this philosophy:

Medium

Invests in all of the traditional asset classes on a global basis
Return target: 3-month money market +3%¹
Required investment horizon: 3–5 years
Required risk tolerance: low to medium

Plus

Also invests in all of the traditional asset classes on a global basis
Return target: 3-month money market +4%¹
Required investment horizon: 3–5 years
Required risk tolerance: medium to high

Free

Under the Free investment strategy, it's up to you which of the wide range of over 200 investment funds you choose (max. 10 different UBS Funds). Your UBS advisor would be happy to provide you with information on the UBS Funds available.

¹ Gross of fees, costs, and taxes; no guarantee

Watch your money grow or supplement your income – the choice is yours.

When opening a UBS investment fund account, you can choose between two different investment plan types: the growth plan to watch your money grow, or the redemption plan to supplement your income. Of course you can convert an existing growth plan into a redemption plan or vice-versa at any time.

The growth plan

The growth plan enables you to increase your capital systematically, entirely in line with your individual requirements: you can pay in fixed or varying amounts at regular intervals, or make a one-time payment to your account. The money you deposit will automatically be invested in the UBS Funds of your choice.

The redemption plan

Perhaps you would prefer to have existing assets generate a regular fixed income. Again, we invest your assets in the UBS Funds of your choice. You say how much income you require and when, and enjoy the benefit of regular payments without having to worry about selling units.

The exact term of the redemption plan depends upon the amount of the investment, the amount and frequency of payments, and the performance of the UBS Funds. The minimum investment for this plan is CHF, EUR or USD 100,000.

The UBS investment fund account at a glance	
Account currencies	CHF, EUR, USD
Deposits	Possible at all times (via bank/account transfer, standing order, UBS e-banking or over the counter in cash). Money is automatically invested in the UBS Funds of your choice as soon as the minimum investment amount has been reached.
Withdrawals	Possible at all times; at least CHF, EUR, USD 500, or CHF, EUR, USD 100 for young bank clients ¹ and young professionals ¹ . Maximum of 80% of the investment fund account assets.
Minimum investment	CHF, EUR, USD 500, or CHF, EUR, USD 100 for young bank clients ¹ and young professionals ¹
Interest rate	Preferential interest rates on the amount not invested in UBS Funds. Only accounts in CHF and EUR bear interest; investment fund accounts in USD do not (you can find detailed information in a separate overview which you can pick up at your UBS branch or access via the Internet at www.ubs.com/interestrates).
Conditions	<ul style="list-style-type: none"> • 0.14% annual administration fee for managing the UBS investment fund account • Issuing commissions for investing in UBS Funds (prices vary depending on the fund) and the standard commissions and costs of the individual investment funds • Third-party charges (e.g. VAT, withholding tax, federal stamp duties, etc.) will be charged separately • Preferential conditions for young bank clients¹ and young professionals¹ <ul style="list-style-type: none"> – No administration fee – 50% discount on issuing commission (other commissions and costs are charged as usual)
Investment plan types	Growth plan or redemption plan
Investment strategies	<ul style="list-style-type: none"> • Relative return: Fixed Income, Yield, Balanced, Growth, Equity • Absolute return: Medium, Plus • Free: Your choice from a range of over 200 UBS Funds
Opportunities and risks	You participate in the performance of the financial markets and enjoy higher long-term earnings potential than with an ordinary savings account. As an investor you must keep in mind that the performance of the investment fund account may periodically be negative.
Statements	Individual confirmations for each investment
Reporting	Annual investment fund account reporting
UBS e-banking	Access detailed information about your UBS investment fund account at any time via UBS e-banking.
Publication	UBS Funds prices are published in the daily press and the Internet (detailed information can also be found online at www.ubs.com/fundgate).

¹ Young bank clients: children and young people up to 20 as well as UBS Generation and UBS Campus clients
Young professionals: UBS Young Professional clients

UBS KeyClub. Points to collect and enjoy – with your UBS investment fund account, too.



As a member of UBS KeyClub you automatically collect valuable KeyClub points on a regular basis on the assets in your UBS investment fund account. You can redeem your points for attractive gifts at a wide range of partner companies, or pay them into your UBS investment fund account in CHF.

You'll find the full range of gifts in the UBS KeyClub magazine. For more detailed information about collecting and redeeming KeyClub points, please call free on 0800 810 600 (Mon–Fri, 8 a.m.–5 p.m.) or go to www.ubs.com/keyclub

UBS investment fund account. A perfect gift that grows over time.

Give a gift that lays the foundations for future assets. Whether you are a parent, grandparent, godparent or relative – you want nothing but the best for a special child. You've already started thinking about the future and want to provide financial security from the very beginning to help him or her get a good start in life. A UBS investment fund account will make that wish come true. The UBS investment fund account combines the advantages of an account and the benefits of investments in UBS Funds. Not only is it a systematic, uncomplicated way for you to save but the child can also benefit from the return opportunities offered by UBS Funds.

Over the long term, the UBS investment fund account offers higher potential returns than a savings account. The right investment strategy for the child will be determined during a personal consultation with your UBS advisor and in line with your risk profile and your individual return expectations.

Once the UBS investment fund account has been opened, you can make your first deposit. The capital will continue to grow through additional deposits and the returns generated by the fund. Your gift, therefore, will grow into a small fortune which that lucky child can someday use to make a dream come true. We would be happy to provide you a card which you can use when you present the gift.

Talk to your advisor about the opportunities offered by a UBS investment fund account.

Call the UBS Service Line for private clients at 0848 848 054 or go to www.ubs.com/investmentfundaccount for more information.

UBS investment fund account – unbeatable benefits.

Combine the benefits of an account ...

Simple

The money you deposit is automatically invested in the UBS Funds of your choice.

Pays interest

Amounts below the minimum investment amount earn interest at a preferential rate¹.

Flexible

You can make deposits into and withdrawals from your UBS investment fund account whenever you like.

Fully invested

Your money will be invested not only in complete units, but also in fractions of these units.

Individual

You decide when and by how much you want your assets to grow.

UBS KeyClub

You earn valuable KeyClub points on your assets.

... with the benefits of UBS Funds.

Security

You benefit from optimum risk diversification and increase your chances of better returns by making regular deposits (cost-average effect).

Returns

Over the long term, UBS Funds offer you higher earnings potential than a savings account. As an investor, you benefit from interest and dividend payments as well as from increases in the funds' value.

Varied

You can choose from a wide range of over 200 UBS Funds.

Diversification of investment risk

Benefit from the broad diversification of UBS Funds.

Quality

All investments are carefully selected and continuously monitored.

Overview

Annual investment fund account reports and individual statements for each investment help you keep track of your investments at all times.

I am interested in the UBS investment fund account.

Yes, I would like to enjoy all the benefits of a UBS investment fund account.

I would like to give the UBS investment fund account as a gift.

I would like some advice; please call me.

My telephone number is:

Home: _____ Time: from _____ to _____ o'clock.

Work: _____ Time: from _____ to _____ o'clock.

My address is

Ms. Mr.

Last name/first name: _____

Street/no.: _____

Postcode/town: _____

I am already a UBS client.

Account number: _____

Branch: _____

I am not yet a UBS client.

Place/date: _____ Signature: _____

Please complete and seal the card and return it to a UBS branch.

¹ Except for UBS investment fund account in USD



A

Nicht frankieren
Ne pas affranchir
Non affrancare

Geschäftsantwortsendung Invio commerciale-risposta
Envoi commercial-réponse



UBS AG
