

UBS unrestricted retirement account and custody account 3b.

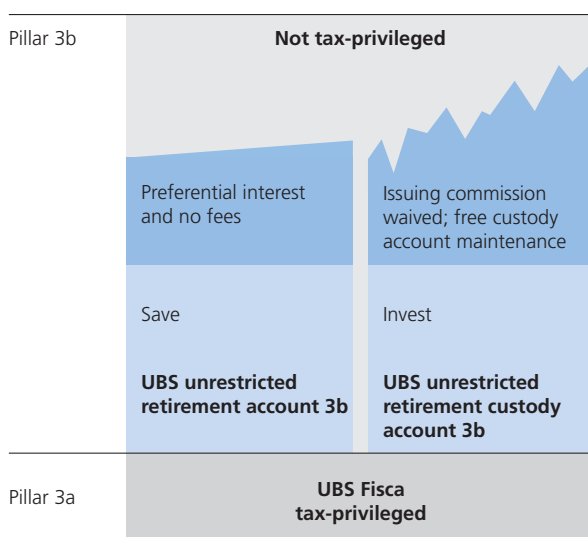
Save and invest at preferential terms.

Do you want to save over the long term in order to have a more comfortable retirement or to fulfil individual wishes, such as financing your own home? Do you want to adjust your savings deposits to your personal situation? If so, the UBS unrestricted retirement account 3b and UBS unrestricted retirement custody account 3b are the right solution for you.

What the UBS unrestricted retirement account and custody account 3b offer you

The **UBS unrestricted retirement account 3b** is a non-tax-privileged account with preferential terms. It is suitable for all clients with pillar 3a savings in a UBS Fisca account and who have additional assets that they would like to invest in a long-term and targeted manner.

With the **UBS unrestricted retirement custody account 3b** you can also invest your assets in selected UBS funds.



Save and profit from preferential terms

With the UBS unrestricted retirement account 3b UBS supports your long-term savings plans by paying you the current UBS Fisca account preferential interest rate

on all your deposits. In addition, account maintenance is free of charge.

You can deposit up to twice the amount of your UBS Fisca (pillar 3a) deposits into your UBS unrestricted retirement account 3b. Deposits must be within the same calendar year and are not tax-privileged.

Clients must observe the following statutory annual limits on deposits into pillar 3a accounts:

- Clients with a LPP pension fund can deposit up to 6,566 francs into a UBS Fisca account.
- Clients without a LPP pension fund can deposit 20% of their annual income, up to a maximum of 32,832 francs.

You can increase the deposits into your UBS unrestricted retirement account 3b by transferring your pension assets from another pillar 3a pension fund to your UBS Fisca account and depositing twice that amount into your UBS unrestricted retirement account 3b within the same calendar year.

Below are three sample calculations of deposits into your UBS unrestricted retirement account 3b:

Clients with a LPP pension fund	
Deposit into UBS Fisca	CHF 5,500 ¹
Max. deposit into UBS unrestricted retirement account 3b	CHF 11,000
Clients without a LPP pension fund	
Deposit into UBS Fisca	CHF 25,000 ²
Max. deposit into UBS unrestricted retirement account 3b	CHF 50,000
Transfer from another pillar 3a pension fund	
Deposit into UBS Fisca	CHF 80,000
Max. deposit into UBS unrestricted retirement account 3b	CHF 160,000

¹ The statutory maximum annual deposit is 6,566 francs per year.
² The statutory maximum annual deposit is 20% of the annual income, up to a maximum of 32,832 francs per year.

Invest in UBS funds

Assets in a UBS unrestricted retirement account 3b can be invested in selected UBS funds, enabling you to profit from potential price gains. However, you must also bear any price losses.

When buying UBS funds you are not charged an issuing commission and the UBS fund units are held in your UBS unrestricted retirement custody account 3b free of charge. The annual distribution is automatically invested in units in the same UBS fund.

Withdrawals

The main purpose of the UBS unrestricted retirement account and custody account 3b is targeted saving and long-term investing. If you wish to withdraw your assets, you have to differentiate between ordinary and extraordinary withdrawals.

Ordinary withdrawals

An ordinary withdrawal can be made if:

- you reach the AHV retirement age,
- you reach an age no more than five years prior to AHV retirement age,
- you are financing an owner-occupied residential property (purchase or construction of residential property, shared ownership of residential property, repayment of a mortgage loan); withdrawal possible every five years,
- you are commencing self-employment or changing from an existing self-employed activity to another self-employed activity as your main occupation,
- you are leaving Switzerland permanently,
- you are buying into an occupational pension plan (pension fund),
- you are entitled to a full disability pension from Swiss Federal Disability Insurance,
- the account holder dies,
- you are making a deposit to UBS Fisca, including UBS Fiscalife.

In these cases you will retain all of the preferential terms.

Extraordinary withdrawals

You can also withdraw assets from the UBS unrestricted retirement account 3b for other reasons. However, such withdrawals are considered extraordinary withdrawals. Extraordinary withdrawals will result in a retrospective reduction of interest credited to the account. Issuing commissions and custody account fees will also be debited retrospectively.

Taxation

With the UBS unrestricted retirement account and custody account 3b you are saving for your unrestricted pension plan. Your deposits are therefore not deductible from taxable income. The annual income from interest, dividends, distributions, etc. is subject to income and withholding tax, and the balance is subject to wealth tax.

If there is an extraordinary withdrawal, the income tax paid on interest income cannot be reclaimed. If, however, the assets were invested in units of UBS funds, there are no tax disadvantages.

Transparency

In addition to the annual account statement and the statement of assets, you will also receive an overview of the issuing commissions and fees that have been waived as well as the interest you have earned at the preferential terms.

Your advantages at a glance

- The UBS unrestricted retirement account 3b allows you to save at a preferential interest rate.
- You can invest your assets in selected UBS funds and profit from higher long-term earnings potential.
- You can buy UBS funds without paying an issuing commission.
- Account and custody account maintenance are free of charge.
- If you make ordinary withdrawals, you keep the preferential terms.
- You will collect valuable UBS KeyClub points on the assets in your UBS unrestricted retirement account and custody account 3b.

Any questions?

Please contact your UBS advisor. He or she will be happy to provide you with further details on the UBS unrestricted retirement account and custody account 3b.

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