



## Program & Account Comparison Chart

| Account Name  | Relationship Type   | Minimum Account Size  | Manager Universe | Fee Schedule  | Minimum Annual Fee   | Manager Fee | Fee Options                                | Eligible Assets   | Ineligible Assets  | Performance Reporting   | Banking Features   | Online Services and Trading                                    | Margin              | 12b-1 fees                |
|---|---|---|------------------|---|--|-------------|--|---|--|---|--|--|---------------------|---------------------------|
| <b>InsightOne</b>                                       | InsightOne is a non-discretionary fee-based brokerage account with an alternative pricing structure to commission-based accounts. Through your InsightOne account you have access to our full service brokerage services and investment recommendations from your Financial Advisor. Unlike traditional commission-based accounts, fees in InsightOne are calculated as a percentage of your eligible assets in the account, not on a trade-by-trade basis. You may invest in a wide range of investment vehicles in an InsightOne account. | \$50,000 for primary accounts \$10,000 for related accounts | N/A              | Up to 2.5% of eligible assets   | Accounts with a balance of at least \$50,000 are subject to a minimum fee of \$1,250 | N/A         | Asset-based fee                            | Listed and OTC Common Stocks, Mutual Funds, Unit Investment Trusts, Index Options, Fixed-Income Securities, Options, Exchange-Traded Funds, Structured Products, Money Market Funds and Bank Deposit Products | B- and C-share class mutual funds, variable and fixed-rate annuities, and alternative investments may be held in an InsightOne account for your convenience, but their value doesn't factor into the InsightOne fee calculation. | On-demand performance reporting available through the Financial Advisor | Most banking features are available, including checkwriting privileges and a card program.   | Online Services are available; Online trading is available     | Margin is available | Paid to Financial Advisor |
| <b>Commission-Based Brokerage Accounts</b>              |   |   |                  |   |  |             |  |   |  |   |  |  |                     |                           |
| <b>Resource Management Account (RMA)</b>                | A non-discretionary commission-based brokerage account available to individual investors for managing cash, financing and investments.  | None  | N/A              | Annual fee of \$150 Additional accounts in "marketing relationship" pay an annual fee of \$75 | None   | N/A         | Commission paid on a trade-by-trade basis. | All securities are eligible assets  | N/A  | On-demand performance reporting available through the Financial Advisor | All banking features, including checkwriting, electronic bill pay, UBS American Express Card and UBS Rewards Visa Signature credit card are included                               | Online Services are available; Online trading is not available | Margin is available | Paid to Financial Advisor |
| <b>Business Services Account (BSA)</b>                  | A non-discretionary commission-based brokerage account offering premier business services for managing cash, financing and investing. Allows clients to streamline and manage business transactions in one account.   | None  | N/A              | Annual fee of \$150 per account   | None   | N/A         | Commission paid on a trade-by-trade basis. | All securities are eligible assets  | N/A  | On-demand performance reporting available through the Financial Advisor | All banking features, including checkwriting, electronic bill pay, UBS American Express Card and UBS Rewards Visa Signature credit card are included                               | Online Services are available; Online trading is not available | Margin is available | Paid to Financial Advisor |
| <b>International Resource Management Account (IRMA)</b> | A non-discretionary commission-based brokerage account designed for non-U.S. investors who reside outside the U.S., including both individuals and businesses.  | None  | N/A              | Annual fee of \$175 per account   | None   | N/A         | Commission paid on a trade-by-trade basis. | All securities are eligible assets  | N/A  | On-demand performance reporting available through the Financial Advisor | Many banking features, including checkwriting, electronic bill pay within the U.S., and a choice of card programs (Platinum MasterCard or UBS American Express Card) is available. | Online Services are available; Online trading is not available | Margin is available | Paid to Financial Advisor |

| Account Name   | Relationship Type   | Minimum Account Size  | Manager Universe   | Fee Schedule   | Minimum Annual Fee   | Manager Fee  | Fee Options  | Eligible Assets  | Ineligible Assets  | Performance Reporting           | Banking Features | Online Services and Trading                                    | Margin | 12b-1 fees                               |
|--|---|---|--|--|--|--|--|--|--|---------------------------------|------------------|--|--------|--|
| <b>Asset-Based Advisory Accounts</b>   |   |   |  |  |  |  |  |  |  |                                 |                  |  |        |  |
| <b>ACCESS</b>  | A proprietary sub-advisory program that gives you access to well-known investment managers whose minimum account requirements typically exceed \$1 million. As the client, you will instruct UBS-FS to hire a manager on your behalf. Your Financial Advisor plays an integral part by helping you define your investment needs and goals, create an asset allocation plan, select appropriate managers and monitor performance of managers relative to the market and your objectives. | Equity and Balanced: \$100,000*<br>Fixed Income: \$100,000 to \$1million depending on the manager/strategy<br>Multiple Style Accounts: \$175,000 to \$450,000<br>*Higher minimums may apply to certain strategies | Over 60 investment managers offering over 120 investment styles  | <ul style="list-style-type: none"> <li>Equity and Balanced: 2.80% for first \$500,000 2.20% for next \$500,000 1.60% for next \$4,000,000 1.40% for assets over \$5,000,000</li> <li>Fixed Income Accounts: 1.25% for first \$500,000 1.10% for next \$500,000 1.00% for next \$4,000,000 0.80% for assets over \$5,000,000</li> </ul> | <ul style="list-style-type: none"> <li>Equity and Balanced: \$2,800, or 2.80% of account value, whichever is less</li> <li>Fixed Income: \$1,250, or 1.25% of your account value, whichever is less</li> </ul>   | Included in program Fee  | Asset-based fee  | Stocks, bonds, ADRs, closed-end funds, exchange traded funds, money market funds, and public real estate investment trusts                                   | Insurance, annuities, limited partnerships, private placements, syndicates, UBS securities, auction rate preferred securities, structured products, floating rate securities, warrants, commodities and futures, and B- and C-class mutual fund shares                       | Quarterly Performance Reporting | Not available    | Online Services are available; Online trading is not available | No     | Not applicable                           |
| <b>Managed Accounts Consulting (MAC)</b>   | Provides investment consulting services and access to professional portfolio management to high net worth individuals, small pension plans, foundations, etc. As the client, you will hire UBS-FS as a consultant and hire a manager (directly) to manage the account. Your Financial Advisor will help you set investment goals and objectives, review asset allocation, identify investment managers that may be appropriate, and monitor account performance.                        | For accounts custodied at UBS*: \$100,000 or the manager's minimum (whichever is greater). For accounts held at other custodians: \$10,000,000  | MAC Researched Managers: Over 100 Researched Managers with over 150 Investment Styles<br>MAC Reviewed: Over 500 investment managers (1 or more investment styles per manager). | <ul style="list-style-type: none"> <li>UBS portion of MAC Fee for Equity and Balanced Accounts: 2.05% for first \$500,000 1.50% for next \$500,000 0.95% for next \$4,000,000 0.80% for assets over \$5,000,000</li> <li>UBS portion of MAC Fee for Fixed Inc</li> </ul>   | <ul style="list-style-type: none"> <li>Equities/ Balanced: \$2,050, or 2.05% of your account value, whichever is less</li> <li>Fixed Income: \$900, or 0.90% of your account value, whichever is less</li> </ul> | In addition to the program fee and is negotiated between you and the manager | MAC Fee: Asset-based fee<br>MAC Fee Plus<br>Commission: transaction-based free | Stocks, bonds, ADRs, closed-end funds, exchange traded funds, money market funds, and public real estate investment trusts, UBS Securities                   | Insurance, annuities, limited partnerships, private placements, syndicates, auction rate preferred securities, structured products, floating rate securities, warrants, commodities and futures, and B- and C-class mutual fund shares, Options, UITs, Open-end mutual funds | Quarterly Performance Reporting | Not available    | Online Services are available; Online trading is not available | No     | Not applicable                           |
| <b>Strategic Wealth Portfolio (SWP)</b><br>This program is not available for clients of UBS International Inc. | Your Financial Advisor assists you in constructing portfolios that use a variety of discretionary and non-discretionary investments, such as managed accounts, mutual funds and alternative investments.  | \$375,000   | Over 40 investment strategies; Over 350 Open End Mutual Funds; Over 20 ETFs; Over 20 Alternative Strategies  | UBS Consulting Fee: 0.75% to 1.75%<br>Investment Manager Fee: Equity Investment Manager Fee is 0.50%<br>Fixed Income Investment Manager Fee is 0.35%   | None   | Included in the program fee  | Consulting-based fee   | Stocks, bonds, options, ADRs, open- and closed-end funds, eligible UITs, exchange traded funds, money market funds, and public real estate investment trusts | Insurance, annuities, limited partnerships, private placements, syndicates, UBS securities, auction rate preferred securities, structured products, floating rate securities, warrants, commodities and futures, and B- and C-class mutual fund shares                       | Quarterly Performance Reporting | Not available    | Online Services are available; Online trading is not available | No     | If applicable, paid to Financial Advisor |

\* UBS Financial Services Inc. is the custodian for UBS International Inc. accounts. Unless otherwise noted; all references to UBS Financial Services Inc. (UBS-FS) should be read to include UBS International Inc.

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|--|---|----------------------|------------------|--|--------------------|-------------|-----------------|--|---|---|---|---|---|------------------------------|
| <b>Asset-Based Advisory Accounts (Contd.)</b>  |   |                      |                  |  |                    |             |                 |  |   |   |   |   |   |                              |
| <b>UBS Premier Portfolio Management Program (PPM)</b><br>This program is not available for clients of UBS International Inc. | PPM is a discretionary advisory program that emphasizes an individually tailored approach to investing, where a specially trained Financial Advisor acts as your discretionary portfolio manager. | \$50,000             | N/A              | <b>Equity and Balanced Accounts</b> 2.00% for first \$500,000/1.70% for next \$500,000/1.40% for next \$4,000,000/1.00% for assets over \$5,000,000 <b>Fixed Income Accounts</b> /1.25% for first \$500,000/1.10% for next \$500,000/1.00% for next \$4,000,000/0.80% for assets over \$5,000,000 <b>These fees do not include the management</b> and administrative expenses of pooled investment vehicles. | None               | N/A         | Asset-based Fee | Stocks, bonds, options, American Depository Receipts, foreign Ordinary Shares, open-and closed-end funds, eligible UITs, exchange traded funds, money market funds, and public real estate investment trusts | B- and C-share class mutual funds, Annuities, Private Placements, Limited Partnerships, Alternative Investments, ARCs, ARPs, UBS equity and debt securities   | Quarterly performance reporting                         | Most banking features, including a card program and checkwriting privileges, are available  | Online Services is available; Online trading is not available | No  | Refunded to client's account |
| <b>PACE Select</b>   | Non-Discretionary Advisory Program  | \$10,000             | N/A              | 0.75% to 1.50%   | None               | N/A         | Asset-based fee | 15 PACE eligible proprietary mutual funds sub-advised by 24 third-party sub-advisers   | A client may buy or hold assets other than PACE program assets within the same account  | Quarterly performance reporting on PACE eligible assets | Most banking features, including a card program and checkwriting privileges, are available  | Online Services is available; Online trading is not available | After mutual funds have been in the account for 30 days | Paid to Financial Advisor    |
| <b>PACE Multi</b>  | Non-Discretionary Advisory Program  | \$10,000             | N/A              | 0.75% to 1.50%   | None               | N/A         | Asset-based fee | PACE eligible non-proprietary mutual funds   | A client may buy or hold assets other than PACE program assets within the same account  | Quarterly performance reporting on PACE eligible assets | Most banking features, including a card program and checkwriting privileges, are available  | Online Services is available; Online trading is not available | After mutual funds have been in the account for 30 days | Paid to Financial Advisor    |
| <b>UBS Strategic Advisor</b>   | Non-Discretionary Advisory Program  | \$50,000             | N/A              | Up to 2.00%  | \$750 annually     | N/A         | Asset-based fee | Stocks, Bonds, Mutual Funds, Exchange-Traded Funds, Options, and certain UITs, cash and money market sweep funds   | Insurance, Annuities, Structured Products, UBS Securities and auction rate preferred securities may not be held in the account. Commodities, Futures, Private Placements, Alternative Investments, B- and C-share class mutual funds may be held in the account if they are there at the time of inception, but will not have the program fee assessed on them. | Quarterly performance reporting                         | Most banking features, including a card program and check writing privileges, are available | Online Services is available; Online trading is available     | Yes   | Paid to Financial Advisor    |

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|---|---|----------------------|------------------|---|--------------------|-------------|-----------------|---|---|---------------------------------|--|---|--------|---------------------------|
| <b>Portfolio Management Program (PMP)</b> | PMP is a discretionary advisory program that emphasizes an individually tailored approach to investing, where a specially trained Financial Advisor acts as your discretionary portfolio manager. | \$50,000             | N/A              | <b>Equity and Balanced Accounts</b> 2.80% for first \$500,000/ 2.20% for next 500,000 / 1.60% for next \$4,000,000 / 1.40% for assets over \$5,000,000<br><b>Fixed Income Accounts</b> 1.25% for first \$500,000/1.10% for next \$500,000/1.00% for next \$4,000,000/0.80% for assets over \$5,000,000 100% pooled investment vehicle strategies<br><b>These fees do not include management</b> and administrative expenses 1.75% for first \$500,000/1.25% for next \$500,000/1.00% for next \$4,000,000/0.75% for assets over \$5,000,000 | None               | N/A         | Asset-based Fee | Stocks, bonds, options, (covered calls and protected puts) American Depository Receipts, foreign Ordinary Shares, approved open and closed end funds, eligible UITs, approved exchange traded funds, money market funds, and public real estate investment trusts | Mutual funds, Annuities, Private Placements, Limited Partnerships, Alternative Investments, ARCs, ARPs, UBS securities, B and C-share class mutual funds, non-approved open and closed end mutual funds | Quarterly Performance Reporting | Most banking features, including a card program and checkwriting privileges, are available | Online Services is available; Online trading is not available | No     | Paid to Financial Advisor |

The products and services described in this material may not be available in all jurisdictions or to certain categories of investors.



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