



Variable Annuity Compensation by Share Class

UBS's compensation for selling variable annuities varies depending upon the following factors:

1. The issuing insurance company
2. The age of the investor
3. The share class of the annuity
4. The amount invested in the annuity
5. The type of commission alternative selected by the UBS Financial Advisor

The following tables indicate the range of compensation that UBS reasonably expects to receive based on the factors listed above.

Disclosure

In addition to these commissions, variable annuity purchases and sales are subject to the "Brokerage account and administrative account fees" described in "Understanding our fees, charges and other compensation," which is available at ubs.com/guidetofees.

Continued from previous page ...

Class C Shares

Alternative 1

<i>Age of investor</i>	<i>0 – 80 years</i>	<i>81 – 85 years</i>	<i>86 years and older</i>
Initial commission	1.00% – 2.00% of first year investment	1.00% – 1.20% of first year investment	0.50% of first year investment
Annual ongoing compensation, beginning by month 15 after purchase	1.00% – 1.15% of contract value	1.00% – 1.15% of contract value	1.00% – 1.15% of contract value

Alternative 2

<i>Age of investor</i>	<i>0 – 80 years</i>	<i>81 – 85 years</i>	<i>86 years and older</i>
Initial commission	1.25% – 1.50% of first year investment	0.65% – 0.80% of first year investment	0.50% of first year investment
Annual ongoing compensation, beginning by month 13 after purchase	1.25% of contract value	1.25% of contract value	1.25% of contract value

Alternative 3

<i>Age of investor</i>	<i>0 – 80 years</i>	<i>81 – 85 years</i>	<i>86 years and older</i>
Initial commission	1.00% – 2.22% of first year investment	0.75% – 1.20% of first year investment	0.50% of first year investment
Annual ongoing compensation, beginning by month 13 after purchase	1.00% of contract value ¹	Reduced to 0.50% – 0.80% of contract value	Reduced to 0.50% – 0.80% of contract value ²

¹ One annuity product for investors age 0 – 75 pays 2.22% of contract value starting in year 2 for investors age 0 – 75; The ongoing compensation then falls to 1.00% of contract value starting in year 3, and to 1.00% of contract value for investors age 76 – 80 starting in year 2.

² One annuity for investors 86 and older reduces the ongoing compensation to 0.50% of contract value when the investor turns 86.

Continued from previous page ...

Class L Shares

Alternative 1

<i>Age of investor</i>	<i>0 – 80 years</i>	<i>81 – 85 years</i>	<i>86 – 90 years</i>
Initial commission	4.00% – 5.56% of first year investment ¹	2.50% of first year investment	1.00% of first year investment
Annual ongoing compensation, beginning between year 2 and year 4	0.80% – 0.84% of contract value	0.80% – 0.84% of contract value	0.80% – 0.84% of contract value

Alternative 2

<i>Age of investor</i>	<i>0 – 80 years</i>	<i>81 – 85 years</i>	<i>86 years and older</i>
Initial commission	3.00% – 6.00% of first year investment ²	0.75% – 3.00% of first year investment	0.00% – 2.78% of first year investment
Annual ongoing compensation, beginning between month 13 and month 49	1.00% – 1.11% of contract value	1.00% – 1.11% of contract value	1.00% – 1.11% of contract value

¹ One annuity product pays 4.00% commission for investors age 0 – 79 and 2.00% commission for investors age 80 – 85.

² Two annuity products pay commissions of 2.00% and 2.78% respectively for investors age 76 – 80; and one annuity product pays a commission of 2.75% for investors 80 – 85.

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Alternative 3

<i>Age of investor</i>	<i>0 – 80 years</i>	<i>81 – 85 years</i>	<i>86 years and older</i>
Initial commission	4.00% – 6.00% of first year investment	1.25% – 3.00% of first year investment	0.65% – 2.60% of first year investment
Annual ongoing compensation	<ul style="list-style-type: none"> • Certain products pay 1.00% of contract value starting in month 36, increasing to 1.30% of contract value in year 8 • Other products pay 1.00% of contract value starting in either year 2 or year 5, some of which terminate when the investor turns 86 	<ul style="list-style-type: none"> • Certain products pay 1.00% of contract value starting in month 36, increasing to 1.30% of contract value in year 8 • Other products pay 1.00% of contract value starting in either year 2 or year 5, some of which terminate when the investor turns 86 	<ul style="list-style-type: none"> • Certain products pay 0.50% of contract value starting in year 4, increasing to 0.65% of contract value in year 8 • Other products pay 0.50% – 0.65% of contract value starting in either year 2 or year 5

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Class B Shares

Alternative 1

<i>Age of investor</i>	<i>0 – 80 years</i>	<i>81 – 85 years</i>	<i>86 – 90 years</i>
Initial commission	6.00% of first year investment	3.00% – 3.75% of first year investment	1.85% of first year investment
Annual ongoing compensation	None	None	None

Alternative 2

<i>Age of investor</i>	<i>0 – 75 years</i>	<i>76 – 80 years</i>	<i>81 – 85 years</i>	<i>86 years and older</i>
Initial commission	5.00% – 6.00% of first year investment ¹	5.00% – 6.00% of first year investment ²	2.00% – 4.00% of first year investment	0.50% – 1.50% of first year investment ³
Annual ongoing compensation beginning between month 13 and year 8	0.63% of contract value	0.63% of contract value	0.63% of contract value	0.63% of contract value

Alternative 3

<i>Age of investor</i>	<i>0 – 80 years</i>	<i>81 – 85 years</i>
Initial commission	3.00% – 6.00% of first year investment ⁴	1.00% – 3.00% of first year investment
Annual ongoing compensation, beginning between month 13 and year 7	1.00 – 1.12% of contract value	1.00 – 1.12% of contract value

¹ One annuity product pays a commission of 0.70% with ongoing compensation of 0.63% of contract value starting in year 2.

² Three annuity products pay commissions of 2.50%, 2.75% and 3.00% respectively with ongoing compensation starting in year 2 for contracts with 80 year old investors.

³ One annuity product pays a commission of 3.50% for investors age 81 and older.

⁴ Three annuity products pay commissions of 1.00%, 1.12% and 2.78% respectively with ongoing compensation starting in year 2 for contracts with investors 0 – 80 years old.

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Alternative 4

<i>Age of investor</i>	<i>0 – 80 years</i>	<i>81 – 85 years</i>	<i>86 years and older</i>
Initial commission	3.00% – 6.00% of first year investment	1.50% – 3.50% of first year investment	0.50% – 1.35% of first year investment
Annual ongoing compensation	<ul style="list-style-type: none"> • Certain products pay 0.00% – 0.25% of contract value beginning in year 2 and increasing to 0.50% – 0.90% of contract value beginning between year 7 and year 9 • Other products pay 0.00% – 0.80% of contract value beginning in year 2 and increasing to 0.40% – 1.00% of contract value depending on the investor's age and how long the contract has been in effect 	<ul style="list-style-type: none"> • Certain products pay 0.00% – 0.25% of contract value beginning in year 2 and increasing to 0.50% – 0.90% of contract value beginning between year 7 and year 9 • Other products pay 0.00% – 0.80% of contract value beginning in year 2 and increasing to 0.40% – 1.00% of contract value depending on the investor's age and how long the contract has been in effect 	<ul style="list-style-type: none"> • Certain products pay 0.00% – 0.25% of contract value beginning in year 2 and increasing to 0.50% – 0.90% of contract value beginning between year 7 and year 9 • Other products pay 0.00% – 0.80% of contract value beginning in year 2 and increasing to 0.40% – 1.00% of contract value depending on the investor's age and how long the contract has been in effect

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Bonus Shares

Alternative 1

<i>Age of investor</i>	<i>0 – 70 years</i>	<i>71 – 80 years</i>	<i>81 – 85 years</i>	<i>86 years and older</i>
Initial commission	4.95% – 6.00% of first year investment	4.00% – 6.00% of first year investment ¹	1.00% – 3.50% of first year investment	1.00% – 1.50% of first year investment
Annual ongoing compensation	None	None	None	None

Alternative 2

<i>Age of investor</i>	<i>0 – 80 years</i>	<i>81 – 85 years</i>	<i>86 – 90 years</i>
Initial commission	4.00% – 5.34% of first year investment	1.90% – 2.50% of first year investment	0.75% – 1.25% of first year investment
Annual ongoing compensation beginning between month 13 and year 8	0.22% – 0.25% of contract value	0.22% – 0.25% of contract value	0.22% – 0.25% of contract value

Alternative 3

<i>Age of investor</i>	<i>0 – 80 years</i>
Initial commission	2.25% – 2.50% of first year investment
Annual ongoing compensation in either month 13 or month 37	1.00% of contract value

¹ One annuity product pays a commission of 2.00% of the investment by investors age 76 – 80, and another annuity product pays a commission of 2.48% of the investment by investors age 76 – 80.

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Alternative 4

<i>Age of investor</i>	<i>0 – 75 years</i>	<i>76 years and older</i>
Initial commission	1.80% – 3.74% of first year investment	0.90% – 1.35% of first year investment
Annual ongoing compensation	0.22% of contract value beginning in year 2, increasing to 0.36% – 0.81% of contract value beginning in year 8	0.22% of contract value beginning in year 2, increasing to 0.36% – 0.81% of contract value beginning in year 8

Alternative 5

<i>Age of investor</i>	<i>0 – 80 years</i>	<i>81 – 85 years</i>
Initial commission	4.45% – 4.50% of first year investment	2.50% of first year investment
Annual ongoing compensation	0.25% of contract value beginning in year 2, increasing to 0.50% – 1.00% of contract value beginning in year 10	0.25% of contract value beginning in year 2, increasing to 0.50% – 1.00% of contract value beginning in year 10