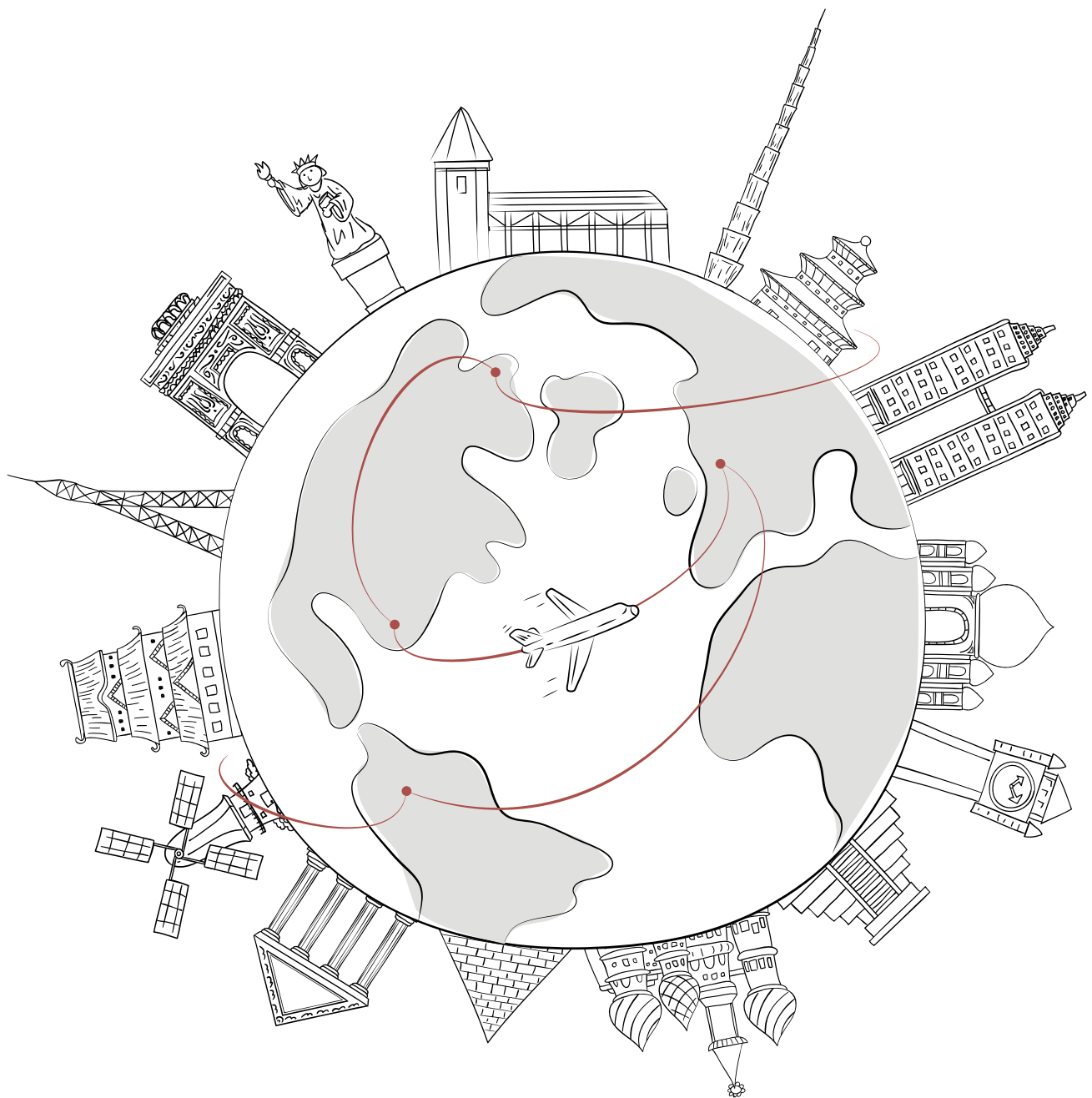


Invest with success

Reaching your goal with strategy and discipline: **UBS Strategy Funds**



Only by knowing your destination you will find the way

A well-prepared trip will take you more easily and directly to your destination. It's therefore important to be specific about where you want to go. What applies to holiday planning is also true for long-term investments. A clearly defined investment objective, an investment strategy based on that objective and a disciplined implementation should therefore be your constant companions on your journey.

Successful investors keep to a clear travel route



Set objective

Only by knowing your destination you will find the way. That's why it's important to be clear as to where the (financial) journey should go.



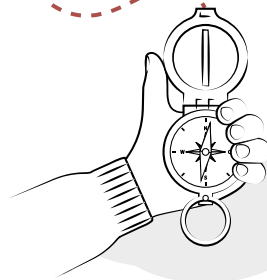
Pursue interests

Incorporate your needs and preferences in the travel planning because you know what suits you best. Pursue both a long-term investment strategy and your interests – especially in relation to expected returns and how much volatility you're prepared to accept.



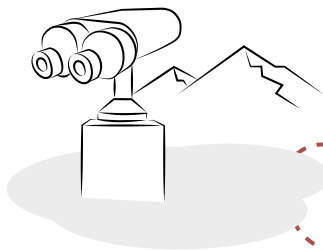
Prepare

You want your savings to generate the highest possible returns. At the same time, you know that you don't want to put all your eggs in one basket. As the saying goes: always be prepared.



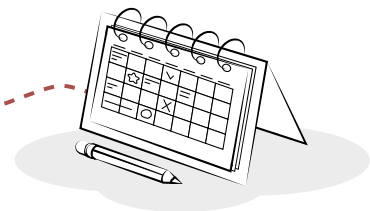
Stay on course

Once you've decided on a direction, stick to your decision. You should react flexibly to short-term changes in the market, while at the same time ensuring that you do not deviate from the long-term course.



Keep everything in view

You appreciate the opinion of experts because they have the best overview of all possible trends and developments. That's why you can rely on the skills of proven investment experts to systematically monitor and analyze the financial markets.



Get going with small steps

You prefer to book your trips when they're cheap. To get a cheap (entry-level) price when investing cash, it's important to regularly put money aside. You can get started even with small amounts and benefit from the cost average effect.

A personal package for every type of investor

With UBS Strategy Funds, you have the opportunity to invest in a broadly diversified manner and on the basis of UBS's House View. As these solutions are aligned to your personal investment profile and permanently monitored by our experts, you can benefit from financial market opportunities in the long term. While you enjoy the good things in life free of worry, we take care of the professional management of your money.

A closer look at UBS Strategy Funds

Clearly defined investor profile

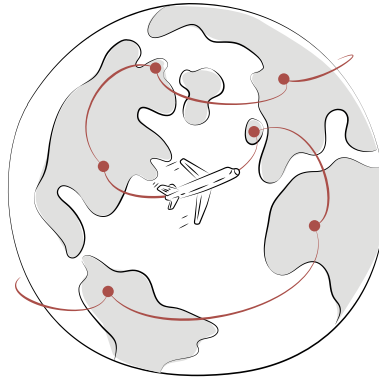
Solution with a proven investment concept per risk profile. Different strategies to choose from: Fixed Income, Income, Yield, Balanced, Growth and Equity

Easy access to UBS GWM CIO House View

Strategic and tactical asset allocation is based on the investment assessment of the UBS Global Wealth Management Chief Investment Office. Invest long-term with UBS Strategy Funds (incl. UBS Strategy Xtra Funds) while taking advantage of opportunities in the short term

Proven track record

Proven solution with a solid track record over more than 20 years. UBS Strategy Funds also compare favorably against their competitors



Diversified portfolio

Portfolio comprises investments from a global universe, with good diversification across asset classes, markets and currencies. Risks can be better spread, thereby optimizing returns

Reasoned cooperation

More than 900 investment specialists at UBS are constantly engaged in market assessment, stock picking and fund management, among others. Sustainability criteria are considered when selecting shares and bonds

Stay up-to-date

Regular and up-to-date information via various channels, e.g. Internet, e-banking. Video reviewing past performance are available on subscription

UBS Strategy Funds have proven themselves over the years. That's why thousands of clients trust this investment concept and the consulting expertise of our advisors.

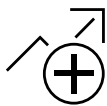


How we can help you achieve your personal objective?

Benefit from the **know-how of** our investment experts. A global network of specialists monitors the financial markets around the clock. This knowledge also flows into the UBS Strategy Funds.

Rely on the **consulting expertise of** qualified advisors. So you can be sure that you will receive investment advice tailored to your needs.

UBS is one of the world's largest asset managers and fund providers. This **wealth of experience** is the foundation of our professional investment advice, which always takes your personal situation into account.



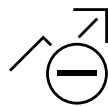
Opportunities

- Interesting opportunities for returns thanks to broadly diversified investment instruments
- Investors profit from a comprehensive investment solution that would otherwise only be possible with a discretionary mandate with a high minimum investment amount
- The fund portfolios benefit from the expertise of a number of specialists
- The UBS Strategy Funds are managed with particular investment profiles, with the investments and their associated risks monitored systematically
- Xtra strategies: a proven investment concept that also invests in innovative asset classes



UBS Strategy Funds product list:

Use the QR code to view all unit classes available.



Risks

With UBS Strategy Funds and UBS Strategy Xtra Funds, the risks depend on the underlying strategy.

- Fixed Income: Changes in the level of interest rates impact the value of the portfolio
- Income / Yield: Interest rate changes have an impact on the value of the fund as a result of the exposure to fixed income investments. Fluctuations in value can also be caused by the equities held in the portfolio
- Balanced / Growth: The value of the fund can change as a result of the equity exposure. Because of the bonds in the portfolio the value of the fund may also be affected by interest rate changes
- Equity: The value of the fund can change sharply as a result of the equity exposure. Because of the bonds in the portfolio the value of the fund may also be affected slightly by interest rate changes
- With the UBS Strategy Xtra Funds the value of the fund also depends on how favorable the market environment is for non-traditional investments. All investments are subject to market fluctuations
- Each fund has specific risks that can increase significantly under unusual market conditions. These aspects require a corresponding risk tolerance and capacity

For further information, please contact your client advisor. Investors should not only base on this marketing material alone to make investment decision.

Glossary

Alternative investments: In terms of asset: instruments like hedge funds and private equity, where risks and performance are mainly based on investment skills and expertise rather than the exposure to a specific market segment and where liquidity is lower than for traditional asset classes.

Asset allocation fund: Investment fund which applies the official investment policy of the custodian bank. Depending on the risk category, the asset allocation fund can invest solely in the money market and bonds (income-oriented) or in equities as well (capital-gains-oriented).

Diversification: Strategy of spreading an investment over different assets in order to reduce the portfolio risk.

Hedge fund: Private collective investment vehicle which is active in the global capital markets, seeks to achieve absolute returns and capital appreciation. Hedge funds use a variety of investment techniques, are lightly regulated and often accept only a very limited number of investors so as to ensure that their investment strategy

remains flexible. Hedge funds are categorized not only according to the asset classes in which they invest (equities, bonds etc.) or their geographic or thematic orientation, but also in terms of their strategies (e.g. opportunistic).

Investment strategy: Entirety of the guidelines that determine the portfolio structure in terms of investment vehicle, currency, sector and maturity structure required to achieve the defined investment objective

Risk tolerance: Also: risk appetite, willingness to accept risk.

A person's individual attitude towards risk. They may, for example, be willing to accept risks or they can be risk-averse.

Risk parity: Risk parity is an approach to investment portfolio management that focuses on risk allocation, which is normally defined as volatility rather than capital allocation

Strategic asset allocation (SAA): Long-term composition of a portfolio by currency and asset class.

Tactical asset allocation (TAA): Shorter-term deviations of the portfolio weights from the strategic asset allocation (SAA).

For any further explanations of financial terms please refer to ubs.com/glossary

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