

Invest with success

Reaching your goal with strategy and discipline: **UBS Suisse 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.



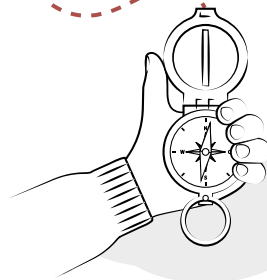
Pursue interests

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.



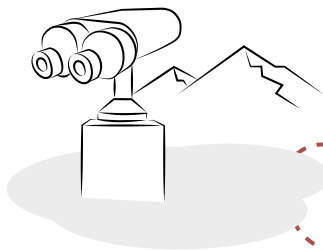
Prepare

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.



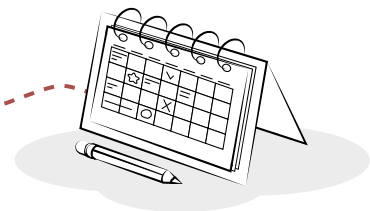
Stay on course

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 Suisse Funds, you have the opportunity to invest in a diversified manner focused on Switzerland 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 Suisse Funds

Clearly defined investor profile

Solution with a proven investment concept for each risk profile. Different strategies to choose from: Yield, Balanced and Growth

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 Suisse Funds while taking advantage of opportunities in the short term

Proven track record

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



Diversified portfolio

The portfolio is diversified with a focus on Swiss bonds, equities and real estate, supplemented with an allocation to global bonds and equities. Risks can be better spread, optimizing returns

Reasoned cooperation

More than 900 investment specialists at UBS are constantly engaged in market assessment, stock picking and fund management. Sustainability criteria are applied to the selection of equities and bonds

Stay up-to-date

Regular and up-to-date information via various channels, e.g. Internet, e-banking

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

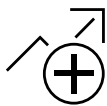


How we can help you achieve your personal objective?

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 Suisse Funds.

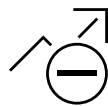
Rely on the **consulting expertise of** qualified advisors. So you can be sure that you will receive investment advice tailored to your needs.

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

- The fund is an integrated solution managed in Switzerland and offers investors easy access to the UBS's investment assessments.
- Investors participate in Switzerland's economic success via a significant exposure to Swiss equities, bonds denominated in CHF and Swiss real estate.
- The weighting of the different asset classes is maintained within a specific range in order to take account of the fund's risk profile.
- Investments predominantly in Swiss francs, with exchange rate risk for investments in other currencies extensively hedged.



Risks

The fund invests in bonds of varying credit quality, money market securities, equities and real estate, and may therefore be subject to fluctuations in value. The fund may use derivatives which can reduce investment risk or give rise to additional risks (inter alia the counterparty risk). The fund can invest in less liquid assets that may be difficult to sell in the case of distressed markets. The value of a unit may fall below the purchase price. This requires an elevated risk tolerance and capacity. Every fund reveals specific risks, a description of these risks can be found in the prospectus.



UBS Suisse Funds product list:

Use the QR code to view all unit classes available.

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.

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.

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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