For marketing purposes only

UBS Partner

The Technology Platform for Wealth Management

Pioneering better outcomes for your clients

Combining over 150 years of knowledge and expertise with an innovative approach, UBS Partner supports the changing needs of your clients, while recognizing the pressures you face as a financial institution.

The challenges

Increasing client expectations

Clients trust less. Does their financial institution have their best interests at heart? How should they invest in volatile markets? They also know more. Through digitization, clients have a wealth of knowledge at their fingertips. With more access to information than ever before they are empowered and critical. They want to understand the value their financial institution delivers and expect transparency.

As a result, clients are challenging advisors to demonstrate detailed knowledge of their individual needs and deliver tailored advice and solutions that help them reach their investment goals.

Pressure on margins

Alongside changing client and regulatory demands, the financial services industry is being fundamentally reshaped. Institutions now have to contend with significant disruptive innovation. New entrants, such as robo-advisors, despite not offering advisory capabilities, are delivering practical and low-cost investment solutions to tech-savvy clients.

Financial institutions are now forced to rethink and refine their value proposition. There is pressure to develop robust, high-tech advisory and investment management capabilities that benefit clients in a cost-effective and scalable manner.

Regulatory requirements

Regulations are reinforcing clients' demand for clarity. In the wake of the 2008 – 2009 financial crisis, governments globally have introduced legislation to increase transparency in the industry and provide higher levels of protection to clients.

Some examples, among many, are that fee structures be straightforward and disclosed, that clients receive relevant product documentation when given recommendations; and that investment advice is aligned to their individual profile. Compliance is not optional, it is essential.

How does UBS Partner meet these challenges?

UBS Partner is a white-labelled offering that enables you to upgrade your business model to address these challenges.

UBS Partner offers you a suite of configurable modules designed to help you implement a systematic advisory process – one that by design keeps your clients, their goals and personal situation in focus.

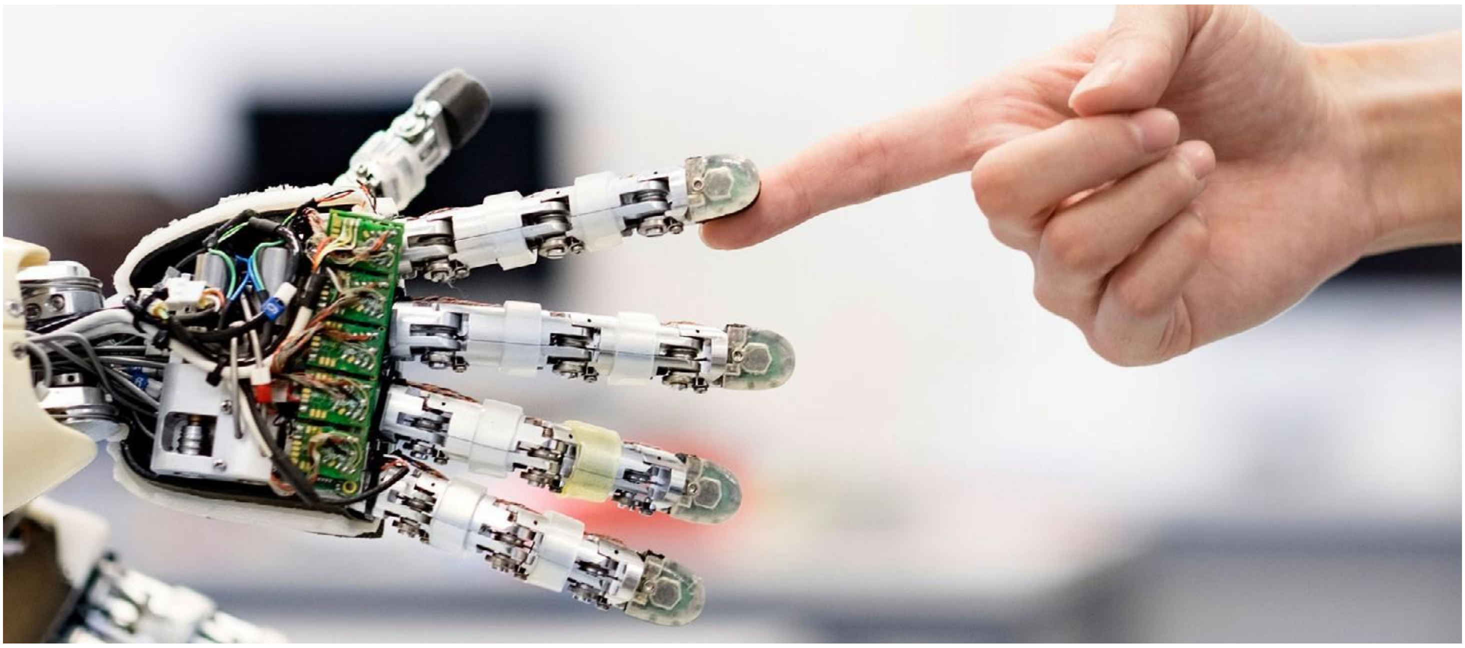
And at the core of our offering lies a sophisticated, scalable technology platform that screens millions of portfolios, identifying issues and supporting your provision of customized recommendations for resolving those issues every single day.

The breadth of analysis is far greater than any individual could perform on any given day. But more importantly, UBS Partner offers you the opportunity to make meaningful improvements to the quality of your clients' portfolio, and thereby strengthen your value proposition.

The modules

A modular offering designed to support your business

- Portfolio Quality Checks
- Portfolio Remediations
- Investment Opportunities
- Sales Campaigns
- Prospecting
- Goal & Wealth Projection
- Scenario Analysis
- Risk Analytics
- Investment Analytics
- Sales Analytics



Ensure portfolio quality for all end-clients and provide tailor-made recommendations

UBS Partner scans all portfolios, daily, against a set of customizable quality checks, and provides Client Advisors with actionable recommendations. UBS Partner provides individualized investment proposals fully in line with investment strategy and individual preferences. On top of this, our solution automatically attaches all regulatory required documents to each proposal.

Portfolio Quality Checks

Portfolio analysis

Our engine unbundles each portfolio and analyses all asset classes and instrument types. An alert is triggered when there are quality breaches in the portfolio.

Portfolio screening

The engine screens each client portfolio against the selected and customizable quality checks and SAA/TAA every night, identifying issues.

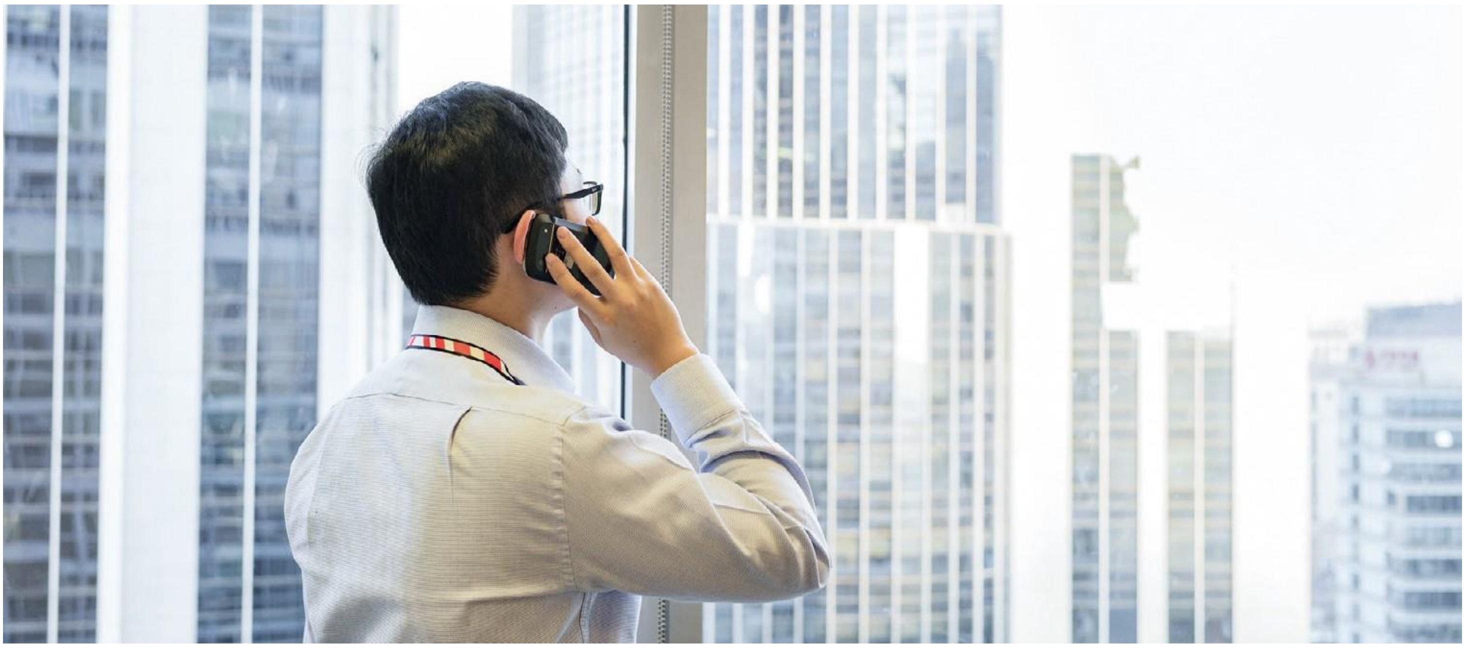
Portfolio Remediations

Optimization

UBS Partner generates tailored solutions in an individual portfolio context. Recommendations are generated from the buy list and take preferences, regulatory and suitability requirements into consideration.

Ready-to-send proposals

Investment proposals are prepared automatically and aligned to the Banks's design and requirements and are customizable.



Ensure clients receive proactive ideas that are aligned with the Bank's CIO with these modules

Your trading-oriented clients are keen to receive tailored and actionable ideas. How do you match your ideas generated with individual portfolios? UBS Partner will automatically determine for which portfolios the trade is relevant and propose both legs of said trade (buy X, sell Y).

Investment Opportunities

Investment ideas

The engine implements the Bank's research and identifies investment opportunities. For each idea, the algorithm finds a suitable second trade and provides complete trade packages.

Client book screening

UBS Partner determines for which portfolios investment opportunities are applicable and automatically identifies the relevant clients, ensuring efficient implementation.

Sales Campaigns

Campaign creation

UBS Partner enables banks to structure sales campaigns effectively. Product teams can efficiently translate their products into client portfolios.

House view implementation

Trade ideas are fully consistent with the Bank's investment views, research ratings and tactical allocations, allowing for efficient translation from the CIO office.

Enable banks to win new clients and help them achieve their financial goals

Clients often hold assets with multiple different institutions and given this circumstance, who can they expect to receive holistic advice, across all their assets, from? UBS Partner allows you to analyze clients across multiple accounts held in various banks . This increases the client experience, making you the banker of choice and providing potential to increase share-of-wallet.

Prospecting

Prospect proposal creation

UBS Partner enables Client Advisors to create proposals for prospects and clients by uploading external holdings and assets to the tool and simulating the situation where the client brings additional assets.

Efficient prospecting

Advisors can showcase what would be possible should the client move more assets to their bank and provide tailored proposals for a more fruitful discussion.

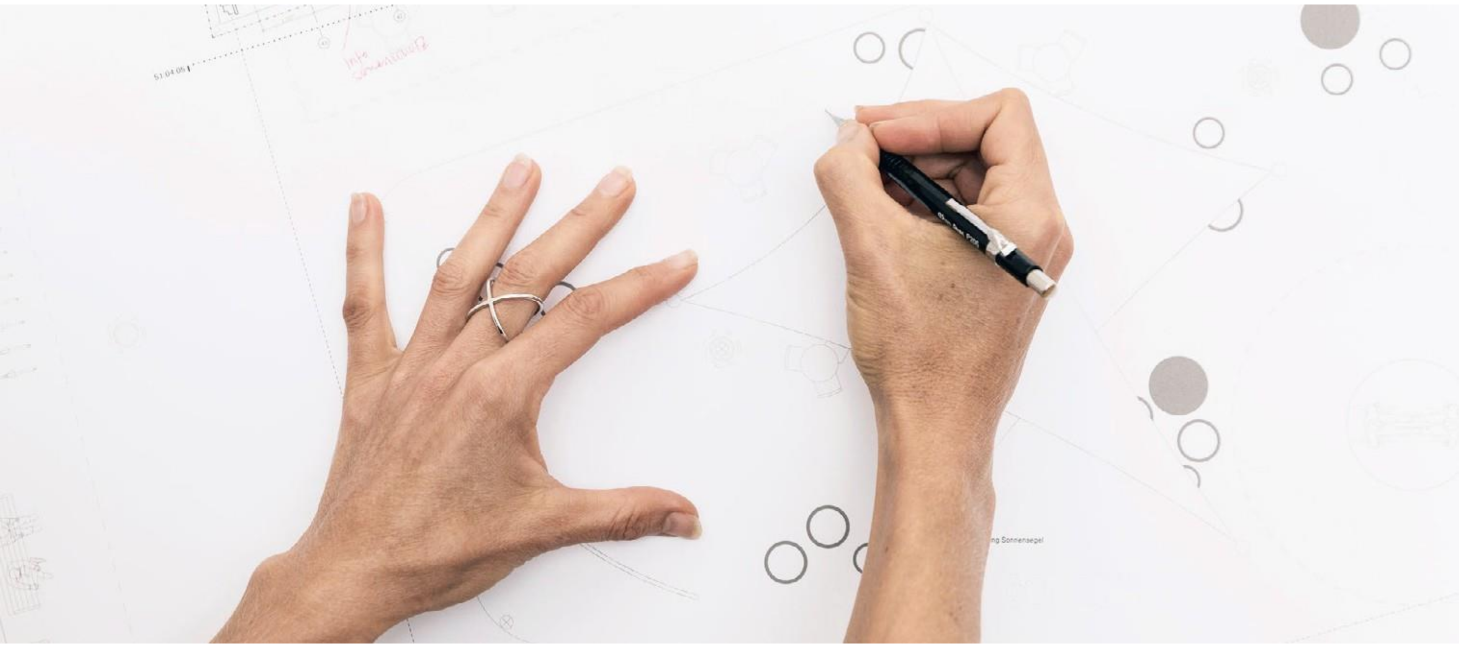
Goal & Wealth Projection

Portfolio simulation

The engine provides daily screening of portfolios, estimating the development of the client's wealth over time for a range of different scenarios.

Automatic proposal generation

Client Advisors are provided with concrete remediation recommendations on closing potential gaps if a client is not likely to achieve the target.



Enable Client Advisors to gain scenario and key risk analytics for each portfolio with these modules

It is key for Client Advisors to have valuable insights on portfolio exposure and risks for each client in order to provide a holistic service to their clients. UBS Partner provides you with all these insights leveraging powerful modeling and risk capabilities.

Scenario Analysis

Stress testing

This module offers the capability for advisors to assess the impact that potential stress scenarios may bring to client portfolios.

Predictive and historical scenario analysis

These can be based on historical events or forward-looking (predictive) ones, which can incorporate expert views based on current financial information.

Risk Analytics

Dynamic risk values

The UBS Partner Risk Analytics module offers a collection of risk metrics that provide in-depth analysis for each portfolio.

Multi-level analysis

Client advisors are provided risk data on both the portfolio and position (contribution) level. Advisors are equipped to provide their clients with a thorough understanding of the risk values of the portfolio and the potential for deviation from targeted or expected values.

Provide comprehensive data relevant to Client Advisors as well as management

Maintaining oversight across your entire client book and business can be very challenging and it is key to gain insight on exposure, trends and risks. UBS Partner provides Client Advisors as well as management with all these insights leveraging powerful investment analytics. Information on book exposure, client and Client Advisor activity will allow you to proactively identify trends and act.

Investment Analytics

Control exposure

This module gives advisors the ability to understand the exposure of their client book along various dimensions, for different levels of aggregation, from individual portfolios to the book level.

Spot and act on trends

The Client Advisor can create multiple queries on filters such as instrument, position, client information, portfolio details, etc. and immediately see how their portfolios are exposed and act on any immediate threats.

Sales Analytics

Advisor and end-client analytics

Senior management can track end-client and advisor activity over time, with key insights on overall hit rate and efficiency.

Data monitoring

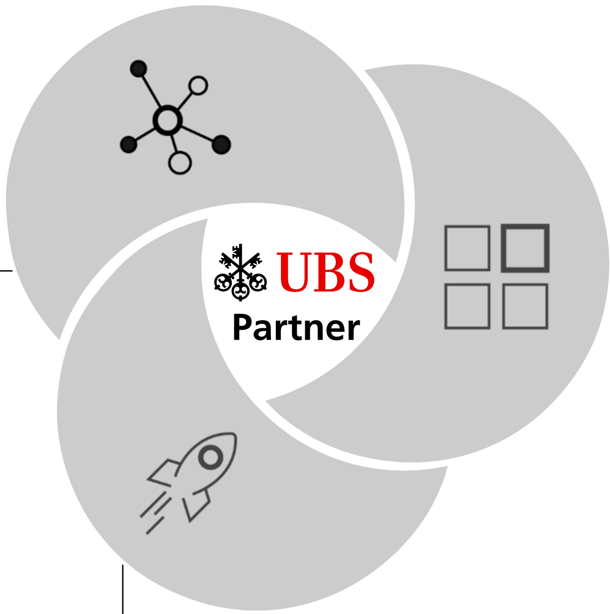
This module also provides access to data such as number of accepted proposals, overall quality of portfolios over time and proposals generated, allowing management to make more meaningful decisions.

Why partner with us

Benefitting you, benefitting your clients.

Wealth Management DNA

Leveraging the experience and insights gained from our own, leading Wealth Management franchise



Holistic offering

Offering a modular and fully customizable platform to suit your needs without add-on costs for data streams and other inputs

Future-proof technology

Cloud-based, scalable technology setting your business for the future

Contact us

Sales & Distribution
UBS Partner

ol-ubspsd@ubs.com
www.ubs.com/ubspartner

UBS