



3 simple questions. The one answer you need.

Find out if you have a **retirement income gap** with iRetire®

What's your age?

What are your current retirement savings?

How much income would you like in retirement?

Answer these three questions and your UBS Financial Advisor can estimate where you stand—and illustrate a way that may help you get closer to the number that's really important: the income you want once you retire. You can even choose a solution right then to help close the gap between today and retirement.

It's simple. And it's important.

We believe having enough for retirement is one of the biggest concerns investors have today. So many factors beyond your control can affect how much you'll need, such as: spending more time in retirement, helping out aging parents and kids well into adulthood, and facing rising healthcare costs.

iRetire® by BlackRock®

See

where you stand today based on:

- your age
- your savings to date
- your ideal income

Explore

what you can do differently:

- work longer
- save more
- invest differently

Choose

a UBS Managed Portfolio of Funds *House View Strategy* portfolio to help put the iRetire® approach into action*

Boost

your confidence about having what you need in retirement

Go a step further and get a roadmap to all your financial goals

Retirement is only part of your financial picture. Education, philanthropy, your mortgage, even banking and insurance play an important role in how you plan for your future. Find out how you can see your overall net worth in one place, so you and your Financial Advisor have broader insight into how to plan for your future.

Talk to your UBS Financial Advisor today.

* Only the UBS Managed Portfolio of Funds *House View Strategies* are identified in the tool, and they do not represent the full universe of investments that could compose a portfolio or help you reach your retirement income goals.

The iRetire tool is available to financial professionals only. It is not available to the general public.

IMPORTANT: The projections or other information generated by the iRetire tool (the "tool") regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Any information contained in or generated by the tool should not be construed as or relied upon as investment advice, research or a recommendation by BlackRock Investments, LLC or any of its affiliates (collectively, "BlackRock") regarding the use or suitability of any particular allocation, fund or overall investment strategy. The UBS MPF *House View* Strategies identified in the tool do not represent the full universe of investments that could compose a portfolio. Other investments not considered may have characteristics similar or superior to those that are included. The tool is designed to be used in consultation with an advisor and should not be relied on as a primary basis for an investment decision. Only an investor and their advisor know enough about the investor's circumstances to make an informed investment decision. Any decision to implement a portfolio generated by the iRetire tool is solely your decision in consultation with your UBS Financial Advisor.

The tool and BlackRock's CoRI methodology do not guarantee future income or protect against loss of principal. There can be no assurance that an investment strategy based on the tool or BlackRock's CoRI methodology will be successful. The tool generates illustrative portfolios based on each user's inputs, taking into account the investor's current age, retirement savings, anticipated retirement age, desired retirement income and the risk level selected in the tool. The risk level selected may differ from your risk tolerance. This information is intended to provide potential investment options, but is not comprehensive investment advice. Your retirement needs may be influenced by a variety of factors that are not included in this analysis. You should consult with your UBS Financial Advisor to help evaluate your retirement needs and consider the information provided by the tool. You should also speak with your UBS Financial Advisor regarding the assumptions and methodologies used in the tool.

A number of factors may contribute to variations in retirement income. For example, the CoRI methodology does not reflect the fees, expenses and cost that may be associated with an annuity or any other retirement income product that an individual may purchase, nor does it reflect any assumption that such a product will be available for purchase at the time of retirement.

Exchange Traded Funds are sold by prospectus. Investors should consider the investment objectives, risks, charges and expenses of a fund carefully before investing. A fund's summary prospectus or prospectus contains this and other information about the fund and is available to investors by contacting their Financial Advisor. The prospectus should be read carefully before investing. For iShares ETFs, visit iShares.com.

Investors should be aware that the value of exchange traded funds changes from day to day. Therefore an investment's return and principal value will fluctuate so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETFs seek investment results that, before expenses, generally correspond to the price and yield of a particular index. There is no assurance that the price and yield performance of the index can be fully matched. ETFs are subject to tracking error and may be unable to sell poorly performing stocks that are included in their index. ETFs may trade in the secondary market at prices below the value of their underlying portfolios and may not be liquid.

The UBS Managed Portfolio of Funds *House View* Strategies are offered through UBS Financial Services Inc. ("UBS"). Distribution of this information should not be construed as creating any advisory or other relationship between BlackRock and you. BlackRock is not affiliated with UBS.

The portfolios generated by the tool and the underlying ETFs for each portfolio are determined by UBS based on the UBS Managed Portfolio of Funds *House View* Strategies. BlackRock has no authority or discretion to modify the asset allocations or the ETFs included in the portfolios.

UBS Managed Portfolio of Funds is a fee-based discretionary, advisory program. The Program is designed for clients: (i) who want to delegate portfolio management discretion to UBS; (ii) are looking to implement a medium to long-term investment plan; and (iii) prefer the consistency of fee-based pricing. The Program is not appropriate for clients who want to maintain trading control over their account or clients who seek a short-term investment.

The UBS Managed Portfolio of Funds *House View* Strategy reflects the tactical posture of the UBS *House View* publication models, but actual allocations and performance may differ due to the underlying investment costs, tracking error of instruments used, limitations in the availability of asset classes and/or limitations in the number of securities in a portfolio.

The strategy involves investments in exchange traded funds and other pooled investment vehicles, which carry internal management and administrative expenses borne by shareholders. Those fees are in addition to the advisory fee you pay for the UBS Managed Portfolio of Funds program. Program fees will not be reduced or offset by these fees. These additional fees will reduce the overall return of your account. You may be able to purchase those securities directly in the open market without incurring the program fee. Please review the applicable prospectus and offering documents carefully for a detailed description of the additional fees associated with these securities.

If you would like more information about the Program or have questions about your account, please ask your Financial Advisor or refer to the firm's Form ADV Disclosure Brochure.

Investing involves risk, including possible loss of principal.

Asset allocation and diversification strategies do not guarantee profit and may not protect against loss.

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