



Additional information

Differentiating between UBS Advice Advantage and the UBS Advice Portfolio Program

UBS Advice Advantage

UBS Advice Advantage is a digital **service** that features UBS analytics and advice, including portfolio diagnostics on your investments at UBS and held away, as well as the ability to create goals. This broker-dealer service is available to you free of charge. It also provides access to the [UBS Advice Portfolio Program](#), a “digital” discretionary investment advisory program in which UBS manages your assets for an asset-based fee. You do not have to enroll in the **Program** in order to use the free service.

As a wealth management firm providing services to clients in the United States, UBS Financial Services Inc. is registered with the U.S. Securities and Exchange Commission (SEC) as a broker-dealer and an investment adviser, offering both brokerage (for example, **UBS Advice Advantage** analytics) and investment advisory services such as the **UBS Advice Portfolio Program**. For more information, [click here](#).

UBS Advice Portfolio Program

The UBS Advice Portfolio Program is a wrap fee program that offers investment advice, custody, trading/execution and performance reporting for an asset based fee instead of paying for some or all of those services separately in a commission-based brokerage account. The Program offers clients a digital solution in which they delegate investment discretion for active management of these assets to a UBS Portfolio Management Team to manage the assets under a specific investment strategy/style selected by the client. The Program may not be appropriate for clients with the following preferences or eligibility:

- A short-term investment horizon.
- A desire to maintain consistently high levels of cash or money market funds in their accounts.
- A preference to maintain highly concentrated positions that will not be sold regardless of market conditions.
- Clients who do not expect to conduct any trading in their accounts.
- Clients who would qualify for breakpoint discounts in a commission-based account, invest with a single mutual fund firm and do not expect to use the services available in the programs may find a commission-based account to be a more cost-efficient option.
- The asset based fee option may result in the client paying more or less than they might otherwise pay if they purchased the services separately in a brokerage account.

Questions

Please contact your Financial Advisor if you have questions or need additional information.

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