Because it lasts ...

Investing in Swiss quality
Grüezi Pages 4 + 5

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- abundant
- orderly
- constant
- high-quality
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Cover image: Alpenhorn echoes above Zermatt, in the canton of Wallis
The Swiss people’s love for their country is contagious. Switzerland is well-known and cherished around the world for what the country is and has. It’s not only countless outdoor enthusiasts, cheese and chocolate aficionados, custom lovers, those who like to live well and captains of industry who succumb to Switzerland’s charms. No, it’s also investors, especially the proud shareholders of Swiss corporations, who frequently have blind faith in those companies’ enduring success. We agree with them to a certain extent: Swiss quality deserves a spot in anyone’s investment portfolio. Relying on strong securities makes sense – provided, that is, the markets are kind to them. But what happens when the tide turns? Then diversity is king. You can learn how to make Swiss quality a part of your portfolio, and how to easily and comfortably follow the basic principle of risk diversification for a more stable performance development in the long term, in our first “Fund Facts Special” which you are looking at right now. You will see: Investing with our funds is easier than digesting the classic Swiss fondue without the traditional shot of kirsch liqueur afterwards. Read on and find out for yourself!

From Switzerland for Switzerland

Martin Thommen
Head of UBS Funds

Pleasantly Swiss

Half-and-half Fondue

Ingredients for 4 people:
- 2-3 cloves of garlic for rubbing the inside of the “caquelon,” as the Swiss call the fondue pot
- 3/4 pint white wine; if children will be joining you, substitute apple juice for the wine
- 1 lb Gruyère + 1 lb Fribourg Vacherin cheeses – hence the half-and-half
- 4 teaspoons corn starch
- 1 shot of kirsch; if children will be joining you, omit the liqueur
- Freshly ground pepper, nutmeg and a bit of cayenne if you want
- 1 - 2 lbs of bread, cut into bite-sized cubes

Variation: Ginger-lemon Fondue

In addition to the ingredients above
- 1 piece of ginger, 3-5 cm in size, finely grated
- 1 lemon, grated peel
- 1 teaspoon curry powder instead of nutmeg and cayenne pepper
- Replace some of the bread with 500 g squash, cut into cubes and steamed until slightly soft

Preparation:
Mix wine, cheese and corn starch in the caquelon and melt the cheese on the stovetop. Cook at medium heat, stirring constantly. Turn down the heat, add kirsch (as well as ginger and lemon if making this version) and season. Remove from stove and keep warm on the fondue pot burner over a medium flame. Place bread cubes (or pieces of squash if making this version) on the fork, dunk them in the cheese and enjoy.

Variation:
Anyone who loses a piece of bread from their fork while dunking it pays for a round of kirsch.
Typically Swiss

Early morning reflections in the mountain lake called the "Riffelsee" at an altitude of 2770 meters above sea level. The Matterhorn (4478 meters above sea level) and Dent Blanche (4357 meters above sea level)
Diversity 

Switzerland stands for diversity. This is also reflected in the country’s wide range of landscapes and culinary temptations. The silhouette of the world-famous Matterhorn is truly impressive. The tinkling of many-bladed Swiss army knives that can make so many arduous services seem like a piece of cake, as well as the finely-crafted wooden sleds branded «Da-vos», which run smoothly downhill winter after winter on their hand-formed runners. Their creators, like the nation itself, can look back on a long tradition of the finest quality. They are not in the least stuck in the past; on the contrary, they look to the future and tinker diligently in order to create new trends.

Order 

Switzerland stands for order. The Swiss people, living in the heart of Europe and surrounded by the neighboring countries of Germany, France, Italy, Liechtenstein and Austria, communicate across the country’s four linguistic regions in German, French, Italian and Romansh along with a colorful array of the dialects that characterize the 26 partially sovereign cantons of Switzerland. Customs may differ, but the cantons on both sides of the Alps — the temperate central European zone to the north, and the more Mediterranean regions to the south — are closely linked with one another and happily share Switzerland’s magnificent mountains, valleys, lakes and rivers.

Stability 

Switzerland stands for stability, a quality that is also embodied by the country’s high, rocky crags. Politically and socially, the Swiss have approached the creation of their democratic nation with care and consideration, taking the long view to ensure a focus on external security, independence and neutrality. Switzerland offers a high level of legal equality and security, a strong educational system, an exemplary health care and pension system and high-quality infrastructure. The Swiss economy features a healthy national budget without excessive debt, a level-headed central bank, a carefully protected currency, stable prices, attractive wages and a high rate of employment. As a financial center, Switzerland is an advantageous location in many respects, and has been able to use those time-tested advantages to compete internationally even after giving up its banking secrecy.

Quality 

Switzerland stands for quality. It owes its current prosperity to strong economic growth that began in the 1950s and was based on domestic companies that have achieved lasting success supplying first-rate products and services, which are characterized by healthy balance sheets and solid business models, often operate globally, are committed to rigorous corporate management and are subject to close legal monitoring. For many years already, Switzerland’s economy has been growing faster than those of most western industrial nations, even without having its own raw materials or seaports. As a result of the Swiss national bank’s generous fiscal policies, the domestic economy has been booming for several quarters now, driven by favorable loans, especially mortgages, and an absence of inflation. Swiss companies remain optimistic and are busily investing in equipment. Although Switzerland’s relationships with the eurozone, its largest trading partner, and with the United States are not entirely untroubled right now, the most recent free-trade treaty with China represents an important step for the export economy and should help many Swiss companies, especially watch and clock exporters, achieve more profits from sales to China.

Reliability 

Switzerland stands for reliability. The punctuality of public rail, road, water and air transportation is a visible demonstration of that reliability. There is a reason why people use the saying «like a Swiss watch» when referring to punctuality, and there is also a reason why people all around the world proudly wear Swiss timepieces on their wrists or hold them in their collector’s cabinets or safety boxes.

Precision 

Switzerland stands for precision. It’s not just precision clockwork that is so meticulously made in Switzerland; there are many other products from Switzerland that merit the Swiss seal of quality. They include the many-bladed Swiss army knives that can make so many arduous services seem like a piece of cake, as well as the finely-crafted wooden sleds branded «Da-vos», which run smoothly downhill winter after winter on their hand-formed runners. Their creators, like the nation itself, can look back on a long tradition of the finest quality. They are not in the least stuck in the past; on the contrary, they look to the future and tinker diligently in order to create new trends.

Innovation 

Switzerland stands for innovation. Thanks to their inventive spirit, many renowned Swiss companies are at the forefront of world markets. Swiss industries are noted for their quality products that are well-received around the world and that reaffirm the producers’ status, especially in the sectors of machinery, precision instruments, luxury watches, pharmaceuticals and medical technology.

Swiss clocks

A tumult of water crashes over the rocky face of the world-famous Rhine Falls. A few kilometers upstream, in Schaffhausen, the Rhine is still stately and dignified as it flows past the windows of the IWC workshops. This company’s story began over 140 years ago, when a 27-year-old American engineer and watchmaker named Florence Ariosto Jones was named deputy director and manager of the E. Howard Watch & Clock Company in Boston, one of the leading American clock manufacturers of the time. Unlike most people at that time, he headed east rather than west to seek his fortune.

His journey took him across the Atlantic to Switzerland, which at that time was a low-wage country. Using highly-skilled Swiss workers, modern technology from abroad and a great deal of pioneering spirit, he sought to manufacture high-quality clocks and watches for the American market. The craftsmen of the Geneva region and in the remote valleys of the Jura mountains in western Switzerland were skeptical about his plans. They had been working at home or in small workshops since the 17th century. Jones, however, dreamed of modern manufacturing methods and centralized production. Then he met Heinrich Moser, an industrialist from Schaffhausen.

At that point in time, Schaffhausen already had a long tradition of watch- and clock-making; the first clock ever documented had been made for the St. Johann church in Schaffhausen in 1409 at the Rhineu Monastery 10 kilometers down the Rhine. The famous Habrecht watchmaking dynasty, which created one of the most important large astronomical clocks for the cathedral in Strasbourg, France, also originated from Schaffhausen. But it was Jones’ plan to mass produce large numbers of clocks without changing the tolerances that first brought to the clocks of Schaffhausen the worldwide fame they have today.

Since the year 2000, IWC has been part of the Swiss luxury-goods corporation Richemont, which is based in Bellvieu in the canton of Geneva.
Convinced? Maybe you are already one of those proud investors who hold Swiss values in their portfolios. As a sympathetic trustee or devoted shareholder of a particular Swiss company with a solid reputation, you are basing your confidence on past performance, which makes you optimistic about the chances of continued success. You trust the company because you like and value its products and services. You are familiar with it, because you know some employees personally, maybe even the CEO or the CFO in person. Or because you yourself are a loyal employee and identify with your employer. As a proud owner of a piece of Swiss real estate, you are confident about the long-term value of your property. You assume that things will be fine, because you can keep an eye on your property yourself given it’s so near. That’s all very well.

Careful! But are you also an investor with foresight, paying enough attention to the principle of risk diversification? If that is the case, congratulations! You have recognized the dangers that lurk around you and have taken the necessary precautions. But if your investor portfolio contains just a few individual securities, perhaps from the same asset class, and maybe even from just one company, then be careful. Because then you face a concentration risk that you should not underestimate. In other words: If, for example, your favorite equity takes a nosedive because the mood on the stock exchange turns sour, or the company under consideration is in the news for improprieties, or a political event causes general uncertainty, you have to expect losses.

That’s why it is important to seek out different securities within a given asset class, for equities, it’s best to look for those of companies of different sizes and from different sectors. For bonds, the possibilities include securities issued by the government (in Switzerland, these are called «Eidgenossen» or confederates) or by state-like institutions, as well as those issued by corporations. Or you might include several asset classes at the same time in order to better deal with turbulence. After all, different classes don’t always move together or at the same pace in different market environments.

This diversification of your investments has a double advantage:

- Your overall risk is lower because you are less dependent on the development of each individual asset class, sector, corporation, state institution and security.
- Your potential overall return is higher, because you have more investment options.

Thus your investment’s value will fluctuate less over time, protecting your nerves and helping you sleep easy.
Easy with funds

But it’s not an entirely simple affair. If you want to be successful when diversifying your investments, you have to study very closely the behavior of financial markets in the economic context, and the behavior of the players in the market. If you don’t have the time and the knowledge needed to do this, there’s a practical tool that can help you: Investment funds. In our diverse array of products, there is a selection of investment funds dedicated to the much-loved Swiss confederation. Those portfolios contain primarily Swiss equities, bonds in Swiss francs and Swiss real estate. Whether you select a fund made up entirely of equities, bonds or real estate, they all offer you the diversification effect described above. For mixed funds that include several asset classes, that diversification effect is even stronger.

Before we introduce our Swiss-focused funds to you, we’d like to remind you of the advantages of funds in general:

• They don’t involve concentration risk, because they broadly diversify their investments.
• Because of their larger volume, they are more efficient than individual investments.
• They can be had for relatively little money per fund share.
• They are professionally managed by experts.
• They offer a high degree of investor protection because they are strictly regulated by law.
• They can be sold at any time if an investor needs his or her money.

You have a choice between actively and passively managed funds:

• In actively managed funds, the fund manager continuously adjusts the portfolio based on his or her latest evaluations of the market.
• In passively managed funds, or ETFs, the fund manager sets up the portfolio based on specific market indices.

Multi-tasking Swiss

In 1884, the Swiss pioneer Karl Elsener founded a knife-making workshop. Shortly thereafter, he developed the legendary “Original Swiss Army Knife,” thereby laying the foundation for a unique company story. Today, Victorinox, an independently-owned family company, manufactures and sells watches, luggage, clothing and perfume as well as pocket, kitchen and professional knives all over the world. Each product is an expression of Swiss quality and Swiss inventiveness.

And you don’t have to be a Swiss scout, souvenir seller, airport police officer or army guard to know how popular these little folding accessorized gadgets are!

Source: Victorinox website

Mention of this company should not be construed as a recommendation to purchase its securities.

Are you a practical thinker? Then delegate your investment decisions to the managers of our Swiss-focused funds. They can’t move mountains, not even Swiss ones. But they have years of experience and really know the world of investments. They manage their portfolios with the same passion that patriots display for their native countries. They track down the most promising investment opportunities with the tenacity of an avalanche dog.

As a part of our globe-encircling network of investment specialists, they have unfeathered access to the newest insights from all regions. Their store of knowledge never ceases to expand, thanks to regular discussions with experts from all areas of specialization. Just tap into that knowledge by acquiring the fund shares that appeal to you, and hand off the investment decisions to the experts. Then you can lean back, confident that your money is in good hands. Now, instead of constantly having to follow the financial news, you will have more time for other things. Maybe to play a carefree round of Jass?

Reliably Swiss

For over a century, the St. Bernard has been considered the national dog of Switzerland. St. Bernards became well-known due to their use as avalanche dogs by the Augustinian monks of the hospice on top of St. Bernhard, a mountain in the Swiss Alps, situated at an altitude of around 8,200 feet above sea level. With their good tracking nose and their powerful physique, these dogs were able to locate and uncover avalanche victims. One famous, particularly brave avalanche dog named Barry worked tirelessly from 1800 to 1814 and is said to have saved the lives of over 40 people who had been buried, and even to have once carried a little boy to safety on his back.

Because the St. Bernard breed has now become too heavy and stocky, it has hung up its flask of schnapps with which it warmed those who were rescued, delegating its role as avalanche dog to other breeds, so it can live a more tranquil life as pet and companion.

Diverse and practical
Typically Swiss

Hiking options with views toward the foothills of the Männlichen, a mountain in the canton of Berne, 2343 meters high.
Good choice

Investors, who like Switzerland’s strong values and want to invest in them, can easily do so by means of the UBS funds described in brief below. Consider carefully what you want to achieve with your investment, the amount you’d like to invest, how long you can do without the money and how much fluctuation in value you find acceptable. Your client advisor will be happy to tell you which solutions fit your investor profile. Please note that the mention of companies and institutions below should not be construed as a recommendation to purchase their securities. With the exception of index funds (ETFs), the funds are actively managed. This means that the fund managers can use their judgment to change the selection and weighting of the securities in the portfolios at any time. If you can’t decide on a fund, why not choose several? Because now you know: the more diversified, the better!

Equity funds

On the basis of comprehensive analysis by our globally networked equity investment specialists, the fund managers carefully combine selected equities in different companies from different sectors with the goal of taking advantage of interesting return opportunities while keeping risks under control.

UBS Equity Swiss High Dividend invests primarily in the equities of Swiss companies that stand out through their strong fundamental data, such as the luxury-goods company Richemont or Syngenta, which specializes in agricultural supplies, while the cash portion is very flexible.

UBS Mid Caps Switzerland invests primarily in the equities of mid-sized Swiss companies that are particularly flexible and innovative, such as the machinery, vehicle, and component producer Bucher or the travel services provider Kuoni.

UBS Small Caps Switzerland invests primarily in the equities of smaller Swiss companies that are particularly flexible and innovative, such as the machinery, vehicle, and component producer Bucher or the travel services provider Kuoni.

UBS Equity Switzerland invests primarily in the equities of Swiss companies from various sectors, like some of those named above.

UBS 100 Index Switzerland invests efficiently in the equities on the UBS 100 Index, which includes the 100 largest Swiss companies listed on the stock exchange. These include the pharmaceutical company Novartis and ABB, which works in energy and automation technologies.

Deliciously Swiss

The Nestlé success story began in Switzerland in 1866 and continues to be a Swiss story. Many products developed between Vevey, on Lake Geneva, and Rorschach, on Lake Constance, have become brands that are known worldwide: the first infant milk formula, the first milk chocolate, the first instant soup, the first instant coffee, and the first capsule coffee system. Beba, Callier, Maggi, Nescafé and Nespresso brand products were born in Switzerland and largely continue to be made in Switzerland. Long-range, sustainable development in the areas of nutrition, health and well-being is at the heart of Nestlé Suisse.

In Switzerland alone, across 16 of the 26 cantons, Nestlé has 9,000 employees, 10 distribution centers, 8 factories, 3 product technology centers, an international research center where new products are developed and existing ones are updated, and an excellence center for chocolate.

No wonder Swiss chocolate tastes so excellent!

Source: Nestlé website
Mention of this company should not be construed as a recommendation to purchase its securities.

Additional fund details at www.ubs.com/fundgate

Selection of pralines, the crowning glory of the art of fine chocolate-making
Legendarily Swiss

Swiss government bonds deserve their highly symbolic name, “Eidgenossen” (“confederates”). According to legend, in 1291 representatives of the original cantons of Uri, Schwyz and Unterwalden took an oath on the “Rütli” meadow to seal the creation of the federation among them; this is considered the origin of the Swiss confederation. As Friedrich Schiller’s eponymous play tells us, in the legend of Wilhelm Tell these long-ago leaders proclaimed as follows:

One people will we be, a band of brothers.
No danger, no distress shall sunder us.
We will be freemen as our fathers were,
And sooner welcome death than live as slaves.
We will rely on God’s almighty arm
And never quail before the power of man.

William Tell, a farmer from Uri who was persecuted by the emperor’s sheriff Gessler, became the Swiss national hero after skillfully shooting an arrow into the apple on his son’s head. The image of his bow still decorates the “Swiss made” label, which vouches for best Swiss quality — the reason for the high creditworthiness that the Swiss government enjoys.

Bond funds

On the basis of comprehensive analysis by our globally networked bond investment specialists, the fund managers combine different, carefully selected debtors and securities with different maturities, with the goal of taking advantage of interesting return opportunities while keeping risks under control.

Among our bond funds concentrated on Switzerland are: UBS Key Selection CHF Bond, UBS Medium Term Bond (CHF), UBS Bond (CHF), UBS Bond (CHF) Domestic and UBS Money Market Fund (CHF). Following the classic model, they profit during rising, but not during falling bond markets. This trend is dependent on the interest rate trend in the opposite direction, as set out in detail in the current UBS Fund Facts (Edition 2nd half-year 2013) and can be looked up at www.ubs.com/fundfacts. In the present uncertain market environment, where rising interest rates are to be expected, bond solutions are in demand which adapt versatilely to the market situation and also can create return potential in falling markets. For this purpose, our bond funds tailored to this must also be able to take advantage of investment opportunities outside of Switzerland:

UBS Global Dynamic Bond invests flexibly worldwide primarily in bonds, while using derivatives as well with the goal of being less dependent on changes in the market.

UBS Global Opportunities Unconstrained Bond invests very flexibly worldwide primarily in bonds, while using derivatives as well with the goal of profiting in different market environments.

With your client advisor you see best how these solutions comport with your personal risk tolerance.

Additional fund details at www.ubs.com/fundgate
▶ enter fund name
World-moving Swiss

Unless you are obsessed with fitness, you probably like them, push their buttons, hold on to their handrails, ride on them, and then get off again: They are elevators and escalators, the 130-year history of which began in 1874 in a workshop in Lucerne and which enabled Schindler to grow from a local machinery manufacturer to a global provider of elevators and escalators.

Today, 650 service technicians, 300 installers and 80 repair technicians ensure that new elevator and escalator facilities are reliably installed, repairs are expertly carried out and that disruptions are quickly and professionally resolved. No other Swiss company active in this area has such a dense network of maintenance, installation and repair personnel. The companies in this group maintain elevators and escalators that convey 900 million people a day around the world – including you, unless you really do take the stairs every time!

Source: Schindler website

Additional fund details at www.ubs.com/fundgate

enter fund name

Real estate funds

On the basis of comprehensive analysis by our globally networked real estate investment specialists, the fund managers combine different, carefully selected properties with different uses and in different locations with the goal of taking advantage of interesting return opportunities while keeping risks under control.

UBS «Sima» invests in residential and commercial properties all over Switzerland, primarily in large cities and their suburbs.

UBS «Swissreal» invests predominantly in Swiss commercial properties, primarily in large cities and their suburbs.

UBS «Anfos» invests predominantly in residential buildings in German-speaking Switzerland, mostly in large cities and their suburbs.

UBS Direct Residential invests predominantly in residential buildings in German-speaking Switzerland, mostly in large cities and selected suburban regions.

UBS «Foncipars» invests predominantly in residential buildings, exclusively in western Switzerland, primarily in the cities of Geneva and Lausanne and their suburbs.

Mixed funds

On the basis of comprehensive analysis by our globally networked equity, bond and real estate investment specialists, the fund managers combine different, carefully selected securities of different asset classes from different institutions and companies from different sectors with the goal of taking advantage of interesting return opportunities while keeping risks under control.

Core solution: UBS Suisse invests primarily in Swiss equities, bonds in Swiss francs and Swiss real estate, supplemented by global equities and bonds. The investment in equities is, as a rule, about 25%, 45% or 65% – you choose, depending on your risk appetite and capacity; the percentages of the various asset classes are variable within specified ranges. Exchange rate risks in relation to the Swiss franc are extensively hedged.

Pension solution for the 3rd pillar: UBS Vitainvest Swiss invests with a focus on Switzerland, primarily in bonds and equities and including funds of other reputable investment managers, following the investment restrictions of federal law on occupational old age, survivors’ and disability pensions. The investment in equities is, as a rule, about 25% or 50% – you choose, depending on your risk appetite and capacity; the percentages of the various asset classes are variable within specified ranges.

Assuredly Swiss

Life is good for the Swiss, also thanks to their exemplary pension system. The pensions for old age, death (survivors’ benefits) and loss of income are set up in a three-pillar system:

First pillar
Mandatory insurance financed in a pay-as-you-go fashion by the entire population, to ensure minimum living expenses are covered and to avoid poverty

Second pillar
Funded insurance plans for employed individuals to provide their accustomed living standard

Third pillar
Voluntary, individual, tax-advantaged private pension plan to supplement the first and second pillars

Additional fund details at www.ubs.com/vitainvestfunds

Interactively learn more about this tax-efficient pension solution at www.ubs.com/vitainvestfunds

enter fund name
Index funds

Exchange traded funds (ETFs)

ETFs are based on and track certain market indices. In other words, they invest in the securities that are included in that particular index and weight them as they are weighted in that index, with the goal of replicating the index’s performance (after deduction of fees). We offer you a broad palette of exchange-traded funds based on Swiss indices:

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Complete selection at www.ubs.com/etf ► product overview
Selection by index at www.ubs.com/fundgate ► enter index name

Equally important for all funds

Although our fund managers do their utmost to invest the money entrusted to them by clients as carefully as possible to the best of their knowledge and ability, they cannot entirely eliminate the risks that investing involves. You must therefore be willing and able to accept risks when you purchase shares and be aware that their value may fall below the purchase price. The risks are not the same with every fund. Instead of tormenting you with legalese, which often involves small print and frequently goes overboard, we come right to the point when we explain these risks, using normal print and simple terms to express what’s most important:

Funds are subject to market fluctuations that sometimes may be significant. Depending on the investments that make up the portfolio, the fund value is affected by stock prices, interest rates, payment defaults, exchange rates, real estate values, rents, other market-specific factors and legal aspects. Derivative instruments involve counterparty risk. In the case of investments in emerging markets, fluctuations in value may be especially pronounced, markets may be illiquid and not transparent, credit risks may be high, and regulatory barriers as well as political and social challenges might play an important role. The performance of index-oriented funds depends on the performance of the associated index. The performance of funds that use a very active management style may deviate significantly from the performance of the associated reference index. You will find detailed explanations in the relevant fund prospectus.

Don’t be discouraged. Sit down with a cup of herbal tea and go over again the advantages of a well-diversified, high-quality Swiss investment that we have set out for you in this special issue. Your client advisor will be glad to help you implement your investment decisions.

Fund prospectus at www.ubs.com/fundgate ► enter fund name ► Additional publications

Soothingly Swiss

A family company’s traditional values, Swiss quality awareness and a love of innovation came together to create the success of yet another global brand: Ricola. You have no doubt used its products to soothe your sore throat, to ease your discomfort or simply to savor the herbal flavors. One of the world’s most modern and innovative lozenge manufacturers, Ricola AG, a name derived from the company’s original name, Richterich & Co., Laufen, exports its herbal specialties to more than 50 countries and is known for its excellent Swiss quality. Founded in 1930, it is based in Laufen and has subsidiaries in Europe, Asia and the United States and now produces about 30 kinds of herbal specialty products. Ricola employs about 400 people; having made an express commitment to economically, socially and environmentally sustainable management. The herbs used in the products are organically grown – in the Swiss mountains, where else?

Nowhere else is the air so pure and so healthy, and nowhere else does the alpenhorn resound so brightly for so long.

Source: Ricola website

Mention of this company should not be construed as a recommendation to purchase its securities.
Typically Swiss

Originating from its source in the long mountain region at an elevation of over 4000 meters: the Aletsch glacier, the longest in Europe in the Alps.
Eager to learn more?

Information sources

“UBS Fund Facts” – our investor magazine as an e-Paper and also as a free subscription print version:
www.ubs.com/fundfacts

“UBS Fonds Aktuell” – our electronic newsletter as a free subscription:
www.ubs.com/funds-newsletter-de (in German)

UBS Fund Gate – our latest fund data, whenever you need it:
UBS Funds: www.ubs.com/funds
UBS ETFs: www.ubs.com/etf

or via the UBS Funds app

Twitter – sporadic tips

Riding smoothly with Swiss quality

Investing with a view to the future pays off. That is why some of our UBS investment funds focus on Switzerland. According to precise investment rules they focus on the stocks of tried-and-tested Swiss companies, solid bonds in Swiss francs and selected real estate on Swiss soil, depending on your very personal wishes. Add this reliable peace of mind into your portfolio.

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We will not rest

Investments have been our metier since 1862. Investing with a view to the future pays off. That is why some of our UBS investment funds focus on Switzerland. According to precise investment rules they focus on the stocks of tried-and-tested Swiss companies, solid bonds in Swiss francs and selected real estate on Swiss soil, depending on your very personal wishes. Add this reliable peace of mind into your portfolio. We will be happy to advise you.

Competition: Take part and win!
10 x 1 voucher worth CHF 1,000 to be won.
www.ubs.com/swissfunds

Far-sighted investments in Swiss stocks.
UBS Funds with a focus on Switzerland.