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Media Release

UBS is expanding its digital product range with the UBS key4 pension 3a retirement offering

With the introduction of UBS key4 pension 3a, UBS is expanding its digital product range. Clients are now able to plan their retirement in a fully digital way – in a matter of minutes, anytime of the day on the smartphone.

Zurich, 29 September 2022 – The new digital retirement solution UBS key4 pension 3a enables clients to open a retirement savings or retirement custody account on their smartphone independently within a few minutes and to seamlessly start investing in sustainable investment funds. The digital retirement offering is integrated in the existing range of UBS key4 products and UBS's leading Digital Banking service. This is available to all users and not exclusively to UBS key4 clients.

Clients can choose from a broad range of eleven actively and passively managed, sustainable funds. Based on their personal investment horizon, they automatically receive a suitable investment proposal that they can either accept as is or adapt to their needs. The investment proposal is based on the UBS House View, the investment recommendations of UBS Chief Investment Office (CIO) experts.

"It's never too early to start saving for your retirement. With our fully digital offering for private pension planning, we can give young people in particular access to a very important financial topic. In just a few minutes, they can start paving the way for their future on their smartphones," says Sabine Magri, COO UBS Switzerland.

This innovation expands the digital product range launched in spring to include an important financial topic and meets the growing demand of clients to manage their banking transactions independently – and solely via digital channels. UBS will continue to expand its digital offering around UBS key4. Agile, interdisciplinary teams have enabled more frequent innovation and faster product development at UBS. UBS key4 is the main gateway to digital banking at UBS – all backed by 160 years of UBS expertise.

Retirement: a core topic in financial advisory

Retirement planning is an important part of UBS's comprehensive financial planning service and a key topic within our digital offering. Individuals should review their pension plan at every stage of life on a regular basis and adapt it to new circumstances such as a change of employer, further education, marriage, starting a family, divorce, etc. In addition to UBS key4 pension 3a, various online pension calculators and other tools also provide support. These tools will quickly show you what your financial situation might look like when you reach retirement age – they are convenient, entirely digital and accessible to everyone on the UBS website. The new pension calculator, for example, provides personalized tips on how to fill potential gaps in your pension.

If a client's consulting needs around retirement provision change at any point, they can switch from digital to in-person advice at any time. Our specially trained UBS pension advisors offer clients comprehensive personal

advice on request and can access specialist knowledge and in-depth expertise within the bank – from the world of taxes, corporate advice, investing, real estate services, inheritance and budgeting.

Clients can decide for themselves how to work with UBS – digital-only banking, video consultations with a team of specialists or in-person advice.

Links

www.ubs.com/ubskey4 (UBS key4 digital product range)

www.ubs.com/ubskey4-outlook (UBS key4 “Coming Next”)

www.ubs.com/pension (Pension calculator)

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