

Information sheet on monetary and non-monetary benefits

This information sheet contains an overview of monetary benefits (as further described in section 1 and 2 below, "Monetary benefits") and non-monetary benefits (as further described in section 3 below, "Non-monetary benefits"). UBS Switzerland AG ("UBS") typically receives such benefits from UBS Group entities ("Group entities") and/or from independent third parties as compensation for the distribution and/or custody of units/shares in investment funds and structured products ("Financial Instruments"). In particular, UBS performs the onboarding and selected operational activities of such Financial Instruments and provides an efficient and high-quality distribution infrastructure which it continuously enhances and expands. This helps clients make informed decisions and efficiently transact in Financial Instruments. Section 4 below describes the scope of investment advice and general recommendations for Financial Instruments with Monetary benefits.

1. Monetary benefits per Financial Instrument category

1.1 Investment funds

With respect to investment funds, Monetary benefits take the form of distribution fees/trailer fees, rebates, and similar fees. These Monetary benefits are typically calculated as an annual percentage rate applied to the investment volume of all advisory and execution-only clients of relevant Group entities in a share class of an investment fund on a specified date.

Monetary benefits are normally paid out of the investment fund's management fee (which is disclosed in the corresponding fund documentation). They are typically calculated and paid on a monthly, quarterly or annual basis.

The following ranges represent the maximum percentage rate of Monetary benefits that UBS may receive for an investment fund falling into the respective investment fund category:

- money market funds up to 1% p.a.;
- bond funds up to 2.05% p.a.;
- equity funds up to 2.05% p.a.;
- asset allocation funds up to 2% p.a.;
- hedge funds up to 2% p.a. In addition, UBS may receive a one-off monetary benefit from the underlying fund manager of up to 2% of the full subscription amount and a share of up to 50% of the performance fee (or equivalent thereof);
- listed real estate funds up to 1.2% p.a.;
- open ended real estate and private market funds up to 2% p.a. In addition, UBS may receive a one-off monetary benefit from the underlying fund manager of up to 2% of the full subscription amount and a share of up to 50% of the performance fee (or equivalent thereof)¹.

The actual amount of the Monetary benefits received by UBS varies depending on the investment fund category, investment fund and investment fund share class.

For illustrative purposes, as of June 2025, the actual asset weighted average Monetary benefits percentage for all assets invested by UBS clients on an advisory basis (excl. fee-based advisory agreements) or on an execution-only basis, was as follows:

- money market funds approx. 0.15% p.a.;
- bond funds approx. 0.3% p.a.;
- equity funds approx. 0.5% p.a.;
- asset allocation funds approx. 0.75% p.a.;
- hedge funds approx. 0.35% p.a.;
- listed real estate funds approx. 0.15% p.a.;
- open ended real estate and private market funds approx. 0.6% p.a.

Please note that these average weighted percentages are calculated as per the specified date and vary over time.

1.2 Structured products

With respect to structured products (incl. warrants), Monetary benefits can take the form of a discount obtained by UBS on the issue price or of a compensation relating to the issue price and paid to UBS (both

forms of Monetary benefits are hereinafter referred to as "Up-front fees"). Such Upfront fees are one-off fees, amounting to a maximum of 3% of the invested amount (in the case of Collateralized Loan Obligations up to a maximum of 5%).

In addition to or instead of Upfront fees, recurring Monetary benefits of up to 1% p.a. of the invested amount or of the invested assets may be paid to UBS. Recurring Monetary benefits are typically calculated and paid on a monthly, quarterly or annual basis.

In addition, UBS may receive payments in connection with investments in investment funds made for hedging certain obligations relating to structured products issued by Group entities. Such payments may qualify as Monetary benefits. The Monetary benefits paid to UBS based on such investments lie within the maximum ranges disclosed in Section 1.1.

2. Monetary benefits for UBS Advice mandates

UBS receives monetary benefits averaging 0.11% p.a. of the invested assets or financial commitment in private market funds, with 95% of all UBS Advice Mandates incurring less than 0.55% p.a. and individual cases reaching up to 3.7% p.a.

Please note that these figures are calculated for a twelve-month period as of June 2025 (based on active UBS Advice Mandates throughout the entire period) and may change over time.

The effective amount of Monetary benefits for an investment is shown in the product-specific Cost and Charges Report (section 3.2).

3. Monetary benefits per client

3.1 Maximum amount of Monetary benefits

The maximum amount of Monetary benefits can be calculated by multiplying the maximum percentage rate of the Financial instrument category by the value of a client's investment assets in this category.

For illustrative purposes: A client subscribes to an equity fund with an investment amount of CHF 100 000.

This information sheet shows that the maximum percentage rate of recurring Monetary benefits for equity funds is 2.05% p.a. This means that for an investment of CHF 100 000 in this Financial Instrument category, UBS can receive a maximum of 2.05% in recurring Monetary benefits, which equates to a maximum of CHF 2 050 p.a. On average, UBS has received recurring Monetary benefits in the range of 0.5% p.a. of the investment amount, which equated to CHF 500 p.a. The Monetary benefits are factored into the trade price and/or taken into account in the reported net return of a Financial Instrument.

3.2 Effective amount of Monetary benefits in the product-specific Cost and Charges Report

Prior to or during the completion of a transaction UBS will provide a product-specific Cost and Charges Report to the client (upon request). This report shows the expected Monetary benefits based on the percentage rate at which such benefits were last invoiced between the product provider and UBS for the respective product. Should the latest percentage rate not be available, the expected Monetary benefits shown will be based on the minimum contractually agreed rate between the product provider and UBS, originally set for a given product.

4. Non-monetary benefits

Some product providers offer UBS Non-monetary benefits. These usually take the form of free financial analysis, training for UBS staff and other sales-support activities.

5. Scope of investment advice and general recommendations

UBS limits investment advice and general recommendations to Financial Instruments with Monetary benefits, where such instruments are available, unless there is a fee-based advisory agreement with the client.

¹ Closed-ended private market funds up to 2.5% p.a. of the full subscription amount. In addition, UBS may receive a one-off monetary benefit from the underlying fund manager of up to 4% of the full subscription amount and a share of up to 50% of the performance fee (or equivalent thereof).