

# UBS Investment Fund Account

Invest with **personal advice**

Would you like to build your wealth conveniently and for the long term? Invest in UBS investment funds that are right for you while also benefiting from personal advice<sup>1</sup>? Now you can – with the UBS Investment Fund Account.

## Why should you invest?

To build wealth in the long term, it's worth saving regularly. With the UBS Investment Fund Account you can invest in UBS investment funds and benefit from our advice.

An UBS Investment Fund Account is also the ideal solution if you want to save on behalf of your child, godchild or grandchild.

## Benefit from higher potential returns

You are most likely to achieve your financial objectives if you work towards them steadily and patiently. If you want personal advice, the UBS Investment Fund Account enables you to receive it.

Theoretically, the highest return is achieved by buying investment funds at the lowest price. When is this price reached? You only know in retrospect. That's why we recommend investing regularly. When prices are low, you'll obtain more fund units, and fewer when they are high.

Regular investing therefore increases your chances of obtaining a lower average cost price (average cost effect).

We advise you and help you select the UBS investment funds that are right for you.

## Broad diversification

The capital of an investment fund consists of the cash deposits of multiple investors. Fund managers invest these assets in accordance with the fund's investment guidelines and in a broadly diversified manner. This means that the success of your investments is not dependent on the results of a single company, which in turn reduces your investment risk.

## Flexible access to your money

You can access your money at any time by selling fund units.

## How should you invest?

### The right strategy and suitable investment funds

An investment strategy should be tailored to your objectives and your risk profile. In a consultation we will find out together what strategy and which funds are right for you. We will support you and advise you in your investment decision.

Once you've finished selecting the investment funds, no further review of their suitability will be made.<sup>2</sup>

## Sustainable investing

At UBS, sustainable investing is the top priority for private clients who want to invest worldwide. Sustainable investments are not just good for the planet and society but also for the investor.

## A broad fund universe

An extensive selection of UBS investment funds is available to you. Based on your preferences and goals, we will work with you to find the right UBS investment funds for you. You can obtain the current fund universe for the UBS Investment Fund Account from your client advisor.

## Invest easily from 50 francs

Purchase your chosen UBS investment funds by transferring money to your UBS Investment Fund Account or setting up a standing order. The minimum investment is 50 francs. As soon as this amount is reached we automatically invest the money for you in the selected UBS investment funds.

<sup>1</sup> UBS develops and provides – solely on the client's initiative – concrete investment recommendations for individual transactions, without taking the client's portfolio into account.

<sup>2</sup> If there is a change in your personal circumstances (for example in your financial situation or your risk tolerance), we recommend you adapt your investment strategy to your new situation.

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## For all your questions

 Your client advisor

 Find your nearest branch at [ubs.com/locations](https://ubs.com/locations)

**Investment fund account at a glance**  
**Conditions valid for new accounts from 1. January 2024**

<b>Currencies</b>	CHF, multiple UBS Investment Fund Accounts possible
<b>Suitability</b>	Persons domiciled in Switzerland – Minimum 18 years old – As a gift fund account <sup>1</sup> for your child, godchild or grandchild until they turn 18
<b>Deposits</b>	Can be made at any time; automatic investment in the UBS Investment Fund Account(s) of your choice once the minimum amount for investment is reached
<b>Selling</b>	Possible at any time; proceeds paid to a separate account at UBS <sup>2</sup>
<b>Minimum investment amount</b>	CHF 50
<b>Investment funds/offering</b>	Choose from over 300 UBS investment funds <sup>3</sup>  Administration fee: – 0.20% p.a. on selected UBS Investment Strategy Funds <sup>3</sup> with a monthly minimum deposit of CHF 50 – 0.35% p.a. for all other UBS investment funds, irrespective of the deposit amount  Commissions for the investment/disinvestment of UBS investment funds: – Issuing and redemption commissions can differ depending on the funds and can be viewed at <a href="https://ubs.com/finsa">ubs.com/finsa</a> <sup>4</sup> or obtained from a client advisor – The usual commissions and costs in accordance with the respective fund regulations are also charged
<b>Prices and conditions</b>	Third-party expenses and duties (value added tax, withholding tax, stamp duties, etc.) as well as fees charged additionally by issuers will be charged separately. Further information can be found at <a href="https://ubs.com/finsa">ubs.com/finsa</a> <sup>4</sup> or via a client advisor.  Preferential conditions for young bank clients <sup>5</sup> : – No administration fee on selected UBS Investment Strategy Funds <sup>3</sup> with a monthly minimum deposit of CHF 20; otherwise 0.20% p.a. – 50% reduction of issuing and redemption commissions for investment/disinvestment in UBS investment funds; other commissions and costs will be charged separately at standard conditions – As part of a gift fund account with a Topsy savings box as a gift
<b>Interest rates</b>	For uninvested amounts in the account, see <a href="https://ubs.com/interest">ubs.com/interest</a>
<b>Opportunities and risks</b>	You participate in the development of financial markets and can benefit from higher long-term potential returns compared to a savings account. Please note that any investment is subject to both positive and negative fluctuations in value
<b>Billing</b>	Individual billing of each investment fund transaction
<b>Statements</b>	At the end of the year you will receive: – Statement of assets – Account certificate – Account statement Tax certificate available on request for CHF 10 p.a. (plus statutory VAT). Free of charge in 2023
<b>Information</b>	An overview of your UBS Investment Fund Account and the investments made is available at any time via UBS Digital Banking

<sup>1</sup> Opened as a gift fund account, the banking relationship is always in the name of the child. The right of disposal is transferred to the young person upon reaching the age of majority.

<sup>2</sup> It usually takes four banking days for the sales proceeds to be credited to your bank account.

<sup>3</sup> The list of available investment funds can be obtained from your client advisor.

<sup>4</sup> Further information, e.g., on Swiss stamp duty, external charges, product costs as well as price surcharges on foreign exchange transactions per transaction can be found at [ubs.com/finsa](https://ubs.com/finsa) in the brochure "Prices for custody accounts, transactions and other services."

<sup>5</sup> Young bank clients: Persons under 26 years of age with single client relationship and students under 30 with UBS key4 banking or with UBS me for students. Also applies for gift fund accounts up to age 18.

UBS Switzerland AG  
P.O. Box  
8098 Zurich

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Some investments may be subject to sudden and significant losses in value. Upon liquidation of your assets, you may recover a lower amount than you invested. Important information about sustainable investment strategies: Sustainable investment strategies seek to incorporate environmental, social and governance (ESG) factors into the investment process and portfolio structure. The diversity of strategies by geographic region and investment style results in equally diverse approaches to ESG analyses and the incorporation of the resulting insights. The inclusion of ESG factors or aspects of sustainable investing could affect UBS's ability to take advantage of, or provide advice on, certain investment opportunities that would otherwise fit the client's investment objectives. The returns of a portfolio consisting primarily of sustainable investments may be lower or higher than those of a portfolio in which UBS does not consider ESG factors, exclusion criteria or other sustainability issues. In addition, there may be differences in the instruments available for this type of portfolio. Companies, product issuers and/or manufacturers may not meet high performance standards in all aspects of ESG criteria or sustainable investing. Tax treatment is dependent on the individual circumstances of the investor and may be subject to change in the future. UBS does not provide tax or legal advice, nor does it guarantee the tax treatment of investments or the related investment returns, either in general or with respect to a client's particular circumstances and needs. Clients should seek independent tax and legal advice on the implications of products and services in the respective jurisdiction prior to making an investment. UBS, UBS subsidiaries or their directors and employees may at any time purchase or sell the same investment instruments as those referred to herein, engage in transactions in such investment instruments as a principal or as an intermediary, or provide other related services. Similarly, their employees may serve as directors, either for the issuer, the investment instrument itself or for any company commercially or financially affiliated to such issuers. Certain services and products are subject to legal provisions. These products and services can therefore not be offered worldwide on an unrestricted basis. This document may not be distributed in the US and/or to US persons or in jurisdictions where its distribution by UBS is restricted. UBS prohibits the redistribution of this document in whole or in part without the written permission of UBS. UBS accepts no liability for the actions of third parties in this regard. Neither UBS nor its directors, officers, employees or representatives accept any liability for any loss or damage arising out of the use of all or any part of this document. Unless otherwise stated, the source of all information is UBS. UBS makes no representation or warranty relating to any information herein which is derived from independent sources.

If you have any questions, please contact your UBS client advisor.

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