

Realizing your dreams – a systematic approach

Achieving your goals with the UBS Investment Fund Account

Would you like to accumulate assets automatically? Would you like to earn more than you would with a savings account and still have access to your money at any time? Would you like to invest your money on the financial markets, but only in investments that are suitable for you? If so, the UBS Investment Fund Account is the perfect choice for you.

You could, of course, hope to win the lottery. But experience has shown that you are more likely to accumulate assets by saving regularly and investing your money in investment funds. That's where a UBS Investment Fund Account can help.

Of saving – and of systematic investing

Saving does not come naturally; we would rather have instant gratification. It takes a conscious decision to purposely save money for later, and we have to continually renew this decision. But we also know that the best way to reach your financial objectives is to work at it steadily and patiently – in other words, systematically.

That's exactly what the UBS Investment Fund Account enables you to do, and it works best when combined with a standing order. With an investment fund account you can withdraw your money just like with a savings account. The difference is that your savings are invested in investment funds, which increases your long-term earnings potential (although a higher earnings potential also goes hand in hand with fluctuations in value). The minimum investment amount is 50 francs¹; as soon as the balance of your investment fund account is greater than this, we invest the money in the funds you have designated. These two features – standing order and a minimum investment amount – allow you to sit back and do nothing in order to reach your goals.

Of risks – and the benefits of diversification

The capital in an investment fund is made up of the money that many investors have invested. Fund managers invest this money in line with the investment targets of the fund in a broad diversification. The fund's assets are invested in a variety of securities in various markets and industries; your investment success is therefore not dependent on the business performance of just one company. This broad diversification reduces your investment risk.

Ups and downs – and the right moment

The value of an investment fund unit is based on the market prices of the individual securities in the fund. In theory, the highest return is obtained by purchasing stocks at the lowest price. But of course what the lowest price is cannot be known until a later point in time. Instead of trying to time the market, we suggest that you invest the same amount on a regular basis. When prices are low, you receive more fund units for this amount; when prices are high, you acquire fewer units. Thanks to this average cost effect, you increase your chances of a lower average cost price, which renders unnecessary the question of market timing.

¹ 50 euros or 50 US dollars, depending on the account currency

Of choosing the right funds – and the right investment strategy

Studies have shown that the success of an investment fund depends about 80% on the investment strategy. This strategy must be based on your financial situation, your objectives, your risk appetite and capability. That's why we determine the strategy together in our discussions and then select the UBS Investment Strategy Funds that is best for you. The range of investments goes from bond-only funds to funds that are about 90% invested in stocks – the greater the equity weighting, the greater the earnings potential as well as the investment risk.




And are you getting more out of your money?

To accumulate assets systematically, you need nothing more than a UBS Investment Fund Account and a standing order. Interested? Go to your nearest UBS branch to open the account and to set up the standing order. It will be our pleasure to help you realize your dreams!

Your key benefits with the UBS Investment Fund Account

- Greater earnings potential: You invest your money in UBS Investment Funds. Compared with a savings account, you can enjoy a higher long-term earnings potential.
- Broad diversification: The broad investment diversification reduces your risk.
- Low minimum investment amount: When the balance on your investment fund account goes above 50 francs, dollars or euros, we invest the money in the UBS investment funds that you have selected.
- High level of flexibility: Deposits and withdrawals are possible at any time; you determine when and how much to invest.
- Average cost effect: When you regularly invest the same amount, you increase your chances of benefiting over the long term from a lower average purchase price.

For all your questions

-  ubs.com/fundaccount
-  UBS Service Line Private Clients 0848 848 054
-  Find your nearest branch ubs.com/locations

The UBS Investment Fund Account at a glance

Account currencies	CHF, EUR, USD
Deposits	Can be made at any time; automatic investment in the UBS Investment Fund(s) of your choice once the minimum amount for investment is reached
Withdrawals	At any time; minimum CHF/EUR/USD 250 or CHF/EUR/USD 100 for young bank clients ² and young professionals
Minimum investment	CHF/EUR/USD 50
Interest rate	Available at ubs.com/interests or at your UBS branch
Conditions	<ul style="list-style-type: none"> • Administration fee of 0.35% p.a. for the management of the investment fund account/custody account. Reduced administration fee of 0.20% p.a. on selected UBS Investment Strategy Funds³ with a monthly minimum deposit or withdrawal of CHF/USD/EUR 50 • Issuing commission for investing in UBS Investment Funds (prices vary depending on the fund) • Third-party fees and duties (e.g. VAT, withholding tax, federal stamp duties, etc.) are charged separately. Details on issuing commissions, product costs, duties and third-party fees can be found in the price brochure at ubs.com/finsa or be obtained from your client advisor • UBS typically receives monetary benefits such as distribution fees / trailer fees and similar fees with respect to investment funds. The Information sheet on monetary and non-monetary benefits contains detailed information, in particular on the amount of monetary benefits expressed as a percentage range. It can be found at ubs.com/legalnotices • Preferential conditions for young bank clients² and young professionals <ul style="list-style-type: none"> – Preferential interest rate in CHF – No administration fee on selected UBS Investment Strategy Funds³ with a monthly minimum deposit or withdrawal of CHF/USD/EUR 20; otherwise 0.20% p.a. – 50% discount on issuing commission; other commissions and costs are charged separately – Sending of a savings box and newborns up to 12 months receive a gift of CHF 20, which is credited to their account
Investment plan types	Growth plan ⁴ or redemption plan ⁵
Opportunities and risks	You participate in developments on the financial markets and enjoy higher long-term earnings potential than with an ordinary savings account. As an investor you must bear in mind that the value of every investment can go down as well as up
Statements	Individual statement for every investment
Reporting	Annual investment fund account reporting
Information	Detailed information on your UBS Investment Fund Account and the investment funds selected is available at any time via UBS Digital Banking.

² Young bank clients: children and young people up to the age of 20, and clients with a banking package for young people and students

³ Current list of selected UBS Investment Strategy Funds available at ubs.com/fundaccount

⁴ The growth plan gives you the opportunity to build up your assets systematically, based on your needs and preferences

⁵ With the redemption plan you can regularly withdraw a set amount from your assets in the UBS Investment Fund, which will increase your income, for example, during your retirement years

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