

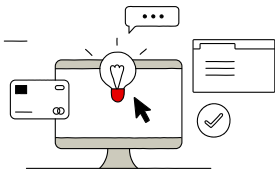


# Take control of your finances with UBS Financial Wellness.

A benefit from \_\_\_\_\_

**UBS Financial Wellness** is here to help you bridge the gap between avoiding financial decisions and taking action — wherever you are on your financial journey. When you're ready, we're here to talk about the actions that could significantly impact your financial life.

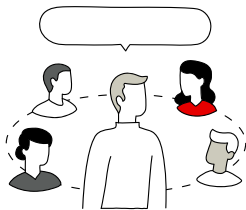
## What's available through your UBS Financial Wellness benefit?



**Digital resources**  
A digital experience that gives you access to tools, calculators and content tailored to your financial journey.



**UBS Financial Coaches**  
Meet with a professional to review your financial picture, understand your goals and create a plan for your financial life—always at no cost to you.



**Educational events**  
Dive deeper into topics that matter to you through live events with UBS Financial Coaches and guest speakers.



**Encouraging e-mails**  
Receive regular touchpoints to help you stay on track.

## How can I get started?

Log in to \_\_\_\_\_  
For first time users, click the **Register for online access** link to get started.

## How can I get in contact with a UBS Financial Coach?

The coaches are available Monday through Friday from 8:30 a.m. to 7:30 p.m., ET. Visit [ubs.com/finwellappointment](https://ubs.com/finwellappointment) or scan the QR code to schedule a time that works best for you. You can also reach our coaches by phone at 888-346-9355.



## Will my employer have access to my personal information?

No, your personal information is always kept confidential.

## Can my family participate in this benefit?

Yes, loved ones are always welcome to participate on calls with UBS Financial Coaches; however, access to the rest of the program is reserved for you.

UBS has an ownership interest in insPHIRE.IO Corp., which is the parent company to Candidly. This is not a revenue-sharing arrangement, and it will not affect your experience.

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Financial Coaches are Registered Representatives of UBS Financial Services Inc. Member FINRA/SIPC.

Initial private assessments and follow-up appointments with UBS Financial Coaches are available at no cost as part of your employer's benefits program. We will jointly determine where you are today, discuss your goals and establish personalized next steps for your journey. Should you choose UBS to help you implement any of the strategies, additional fees will apply and will be discussed if you choose UBS.

Personalized investment advice and access to the firm's other products and services require completion of a full-service account application and are available to residents of the US and limited jurisdictions outside the US.

**Important information about brokerage and advisory services.**

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at [ubs.com/relationshipsummary](https://ubs.com/relationshipsummary), or ask your UBS Financial Advisor for a copy.