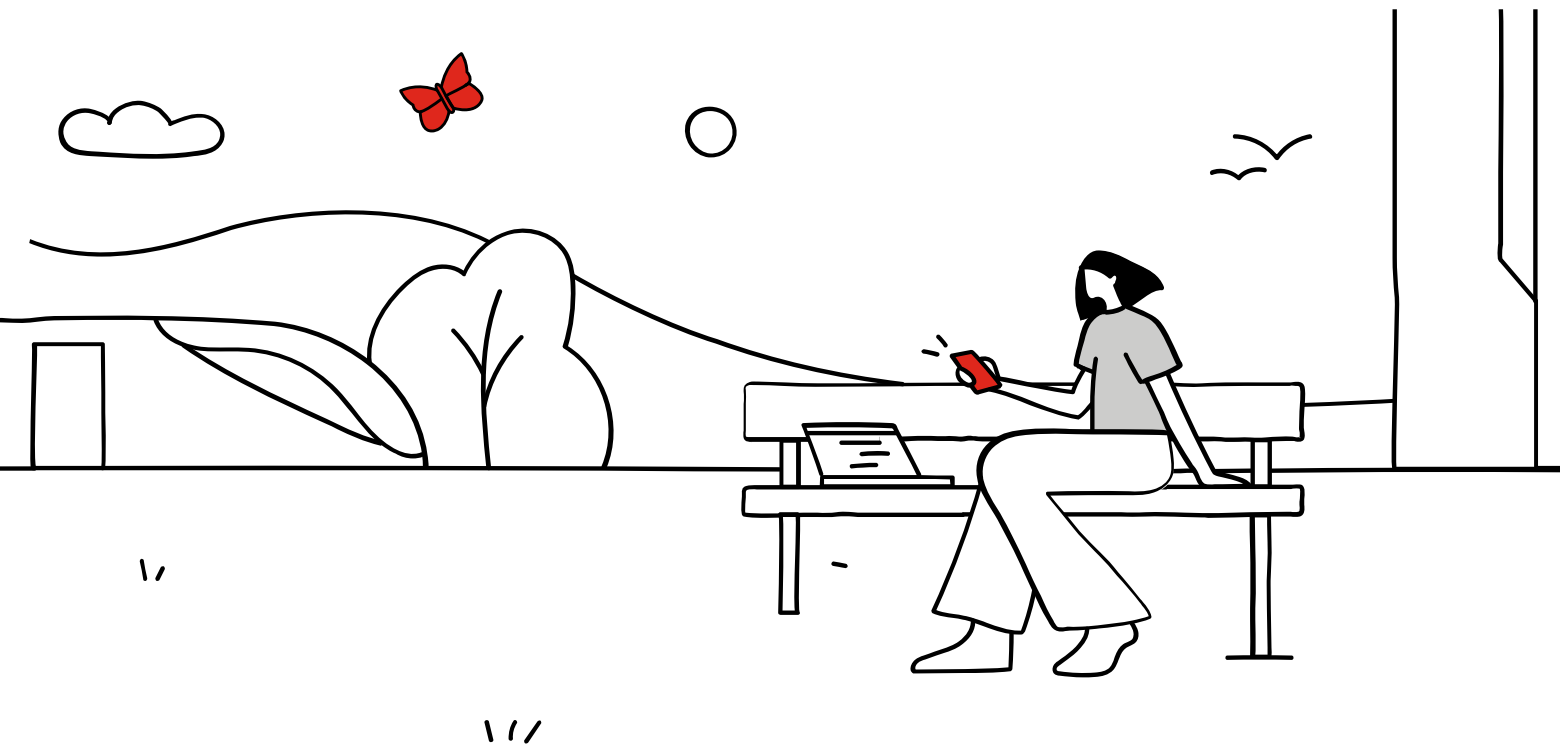


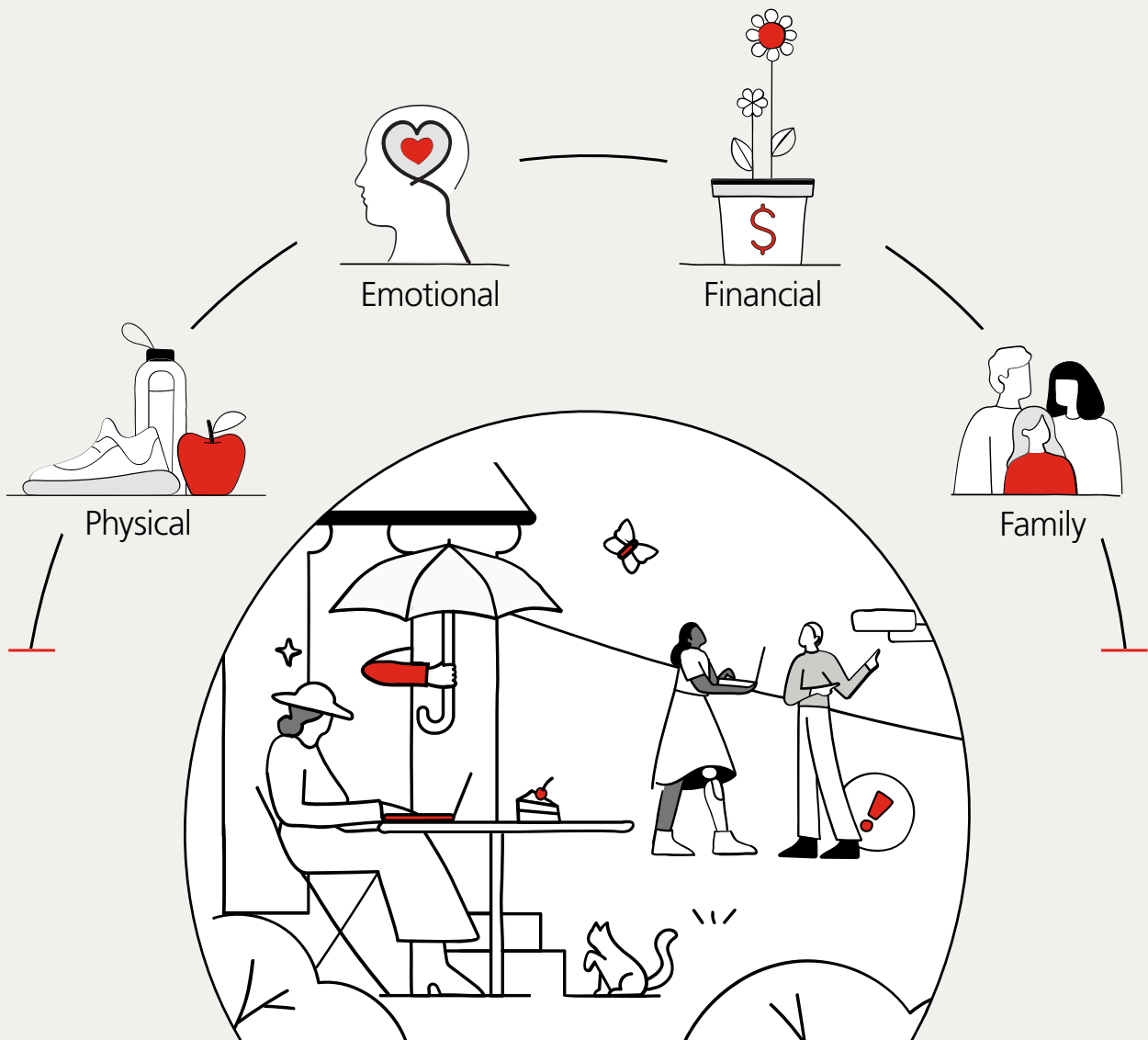


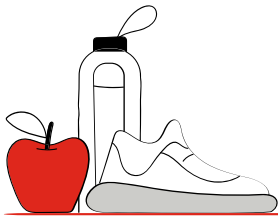
| Your UBS Benefits At-A-Glance



Benefits and programs to support your total well-being

UBS continues to explore ways to best support the total well-being of our employees and their families across all aspects of physical, emotional, financial and family-focused health.





Physical well-being

Consumer Directed Health Plan (CDHP)

- Preventive care services covered at 100%, prescription drug benefits, mental health and substance use disorder benefits.

Expert Medical Opinion Program

- Access to top-tier medical care, advice and opinions, including second opinion support and treatment plan development or review, at no cost to you.

CVS Caremark Advanced Control Specialty Formulary and Quantity Limits Program

- Help managing Rx costs for specialty drugs or medications for serious or complex conditions.

Biometric Screenings and Flu Shots

- Important preventive screenings at no cost to you.

Hospital Indemnity Insurance

- A benefit that can provide financial assistance for a qualifying hospital or ICU admission.

ENHANCED UBS Dental Plan

- Two dental plan options, Cigna PPO and Cigna DHMO, with coverage for a broad range of care.

ENHANCED UBS Vision Plan

- Includes coverage for annual exams, plus an annual allowance for eyeglasses or contact lenses.

Alight Healthcare Navigation¹

- A dedicated Health Pro and suite of tools to help you make informed benefits choices.

Quit For Life Tobacco Cessation Program

- Step-by-step program for quitting tobacco at no cost to you.

Telehealth

- Receive medical or mental health advice or treatment from the comfort of your home.

SmileDirectClub

- Discounted access to an at-home orthodontic option.

Gympass

- Free access to virtual classes and discounted membership for access to gyms, studios, other virtual fitness classes and personal trainers.

Employee Health Centers

- UBS Employee Health Centers in New York, Nashville and Weehawken in partnership with Premise Health, a leading direct healthcare provider.



Emotional well-being

Work/Life Assistance Program

- CCA@YourService offers free, confidential help to all employees and family members, plus emotional well-being screenings for depression, anxiety and other mental health conditions.

Bereavement Leave

- Up to five days of paid time for bereavement leave after the death of an important person in your life or a pregnancy loss.

Leave for Victims of Domestic or Sexual Violence, Sexual Assault or Stalking

- Time away if you or a member of your household or family is a victim.

ENHANCED Headspace

- Free membership for the mobile app, which offers guided meditation and more.

As of October 2023, you are able to invite one family member to join your free Headspace plan. If you have an existing membership, visit [headspace.com/family/manage](https://www.headspace.com/family/manage) to extend access to your dependent.

Additional Support

- Help managing health and well-being can be found at [goto/wellbeing](https://goto.wellbeing).

Flexible Work Arrangements

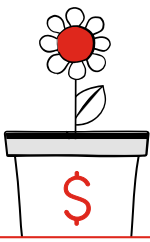
- If you would like to consider a flexible work arrangement, review the guidelines in the employee handbook and talk to your manager. Visit [goto/flexibleworking](https://goto.flexibleworking) for more information.

RethinkCare

- Support and resources for parents and caregivers of a child with learning, social, behavioral or developmental needs, as well as for neurodivergent employees.

Onsite Mental Health Counselors

- Connect one-on-one with an onsite licensed (NJ, NY, TN) counselor at the UBS Employee Health Centers. Virtual appointments are also available, depending on state licensing.



Financial well-being

Flexible Spending Account (FSA)

- **Healthcare Flexible Spending Accounts:** You can choose from two accounts depending on your Medical plan enrollment and your needs: Healthcare FSA (General purpose) or Limited Purpose FSA (dental and vision).
- **Dependent Care Flexible Spending Accounts:** UBS matches 100% of your contribution up to \$1,000 per year to your Dependent Care FSA if you're eligible to participate and your 2024 BBS is less than \$100,000.

Health Savings Account (HSA)

- Opportunity to save for future healthcare expenses with your own pre-tax contributions as well as contributions from UBS.
- HSA contributions from UBS include the annual core contribution of up to \$600 and wellness incentives of up to \$400 or \$800.²

401(k) Plan

- This retirement saving vehicle gives you a way to save and invest your before- and after-tax contributions, up to maximum deferral limits. UBS provides a company matching contribution of up to \$8,000 per year, along with a Retirement Contribution equal to a percentage of your eligible compensation.³ Visit [goto/usbenefits](#) from the UBS network to learn more.

Equity Plus Plan

- Voluntary after-tax purchase plan allowing eligible employees to purchase UBS group stock and receive one notional share for every three shares purchased.

Employee Pricing

- Several reduced cost benefits for your employee and employee-related accounts at UBS.

UBS Financial Wellness

- Education, digital tools and licensed financial coaches to support informed financial decisions.

ENHANCED Short-Term Disability (STD)⁴

- Provides salary continuation to eligible employees for approved illnesses or injuries of 100% of eligible pay, regardless of length of service.

Long-Term Disability (LTD)

- Basic coverage of 50% of LTD BBS up to \$5,000 per month at no cost to employees.⁵ Supplemental LTD coverage also available.

Critical Illness Insurance⁶

- Financial protection in a lump sum (\$20,000 or \$40,000) upon diagnosis of a covered illness.

Basic Life Insurance

- Provided at no cost; coverage equal to 2x BBS (up to \$250,000) for eligible employees.

Supplemental Life Insurance

- Purchase coverage equal to 1–8x your BBS, up to \$5 million.⁷

Spouse/Partner Life Insurance

- Purchase coverage in increments of \$25,000, up to \$250,000.⁸

Dependent Life Insurance

- Purchase coverage of \$5,000 or \$10,000.

Accidental Death & Dismemberment Insurance

- Purchase coverage up to \$1.75 million.

NEW Accident Plan

- Purchase coverage to protect against out-of-pocket costs related to a covered accidental injury.

Business Travel Insurance

- Provided at no cost; coverage up to 10x your BBS, up to \$1.25 million, for eligible employees.

Tuition Assistance Program

- Up to \$8,000 for qualifying programs and qualifying employees with at least six months of service to further professional development.

ENHANCED Group Legal Plan

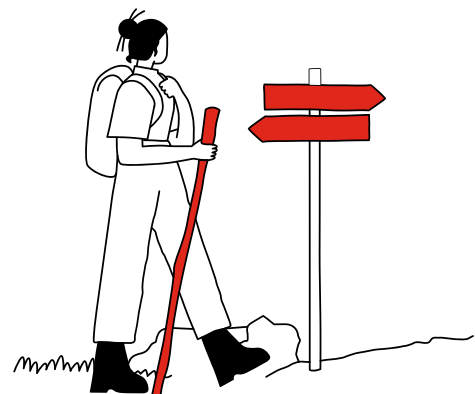
- Affordable access to attorneys for certain personal legal services improved for 2024.

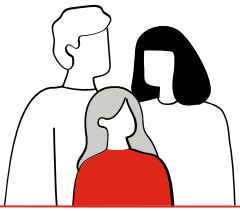
Scholarship Programs

- Available for our employees' children, visit the Employee Handbook at [goto/HR](#) for more information.

Life Essentials by The Hartford

- As part of our partnership with The Hartford, UBS employees have access to a range of other helpful services, including Funeral Concierge, EstateGuidance® Will Services and Ability Assist Counseling.





Family well-being

Fertility Support

- UBS provides coverage for voluntary, non-medically necessary egg retrieval and up to one year of freezing/cryopreservation for all employees enrolled in a UBS Medical plan and covered dependents, up to a \$35,000 lifetime maximum.
- A wide range of support, including connection to a variety of available programs, is also available from WINFertility and Ovia Health. Learn more at managed.winfertility.com/ubs or +1-866-329-1224.

ENHANCED Adoption & Surrogacy Reimbursement Benefit

- UBS will provide expense reimbursement related to adoption and surrogacy, up to \$25,000 per year for eligible expenses.

Family Concierge Support and Coaching

- Ovia Health offers programs to support the whole employee and entire family along the journey from preconception through parenthood and across the full spectrum of women's health, including menopause.

Dependent Care Flexible Spending Account (FSA)

- Pay for eligible child and elder care expenses on a pre-tax basis. In addition, if your BBS is less than \$100,000, UBS matches 100% of your Dependent Care FSA contribution up to \$1,000 per year.

Milk Stork

- Milk Stork provides resources for breast-feeding mothers (when traveling for business) and milk surrogates to pack and ship their milk.
- Milk Stork can help parents identify, order, assemble and use the breast pump right for them

Parental Leave & Parental Leave Phase Back

- If you are a new parent, you may be eligible for up to 20 weeks of paid Parental Leave following the birth, adoption or foster care placement of your child or the child of your domestic partner.
- You may take Parental Leave in 20 consecutive weeks, or in two, 10-consecutive week blocks. Employees giving birth must begin Parental Leave on the date of delivery. Parental leave must be completed within one year of the child's arrival.
- Parental Leave Phase Back can help you ease back into work after Parental Leave. Employees may choose to return to work three days per week for the first two weeks, while being paid at 100%, before resuming a full work week.

Grandparent Leave

- Up to three consecutive days paid leave, for eligible employees, following the birth, adoption or foster placement of a grandchild.

Family Care Days

- Two family care days per calendar year to care for or accompany a parent, child, spouse, domestic partner or pet to a physician's/veterinarian's appointment.

Family Care Leave

- Up to four weeks of paid leave per calendar year for you to care for your spouse, domestic partner, parent or the parent, grandparent, child, brother or sister of you or your spouse or domestic partner with a serious health condition.

Family Medical Leave

- If you meet the eligibility criteria, you may be eligible to take up to 12 weeks of unpaid job-protected Family Medical Leave during any 12-month period.

Bereavement Leave

- Up to five days of paid leave in the event of a death of an important person in your life or a pregnancy loss.

Back-Up Child and Adult Care

- Whether you need in-home care or prefer to use a Bright Horizons center, UBS has a variety of options at your disposal to help with back-up care, up to 20 days per year, including:
 - Priority placement on Bright Horizons center waitlists and tuition discounts at partner centers.
 - Waived membership fees (\$150 value) to Sittercity, an online database of sitters.
 - Discounts on College Nannies, a local nanny placement service.
 - Families who require assistance for an adult/elderly family member can schedule a Bright Horizons in-home caretaker.
- Center-based care is \$20 per child/day. In-home care is \$6 per hour (minimum of four hours is required). Up to 20 annual back-up care days per year combined.
- Learn more at clients.brighthorizons.com/UBS (Username: UBS | Password: ubsbackup) or +1-877-BHCARES (+1-877-242-2737).

Academic Support

- Through Bright Horizons, employees and their family members have access to discounted tutoring, test prep and enrichment classes from high-quality education partners.
- Tools to find educators who can manage small group learning pods.

RethinkCare

- UBS has partnered with RethinkCare to provide support and resources for parents and caregivers for the care of a child with learning, social, behavioral or developmental needs, as well as for neurodivergent employees.
- The Neurodiversity Inclusion Center provides a variety of tools and resources. To learn more, visit connect.rethinkcare.com/sponsor/ubs (code: UBS).

¹ The receipt of services via Alight Healthcare Navigation or any other benefit outlined herein does not relieve or modify a plan participant's obligation to comply with the terms and conditions set forth in the relevant Plan document or Summary Plan Description (SPD). Claims administration procedures contained in the governing Plan document or SPD for the underlying benefit component shall govern the resolution of any and all claims for benefits and appeals under UBS's Group Health and Welfare Plans.

² You are only eligible to earn up to the maximum wellness contribution (based on your coverage level), no matter how many wellness activities you participate in. You can earn up to \$400 for employee only coverage, and \$800 if you cover any family member. Employees and their covered spouses/ domestic partners may earn UBS contributions to the employee's HSA by completing wellness activities via the MyActiveHealth portal; dependent children cannot earn incentives. If you cover yourself and a child or children, but not a spouse/domestic partner, you will have access to complete more wellness activities via MyActiveHealth in order to earn the maximum \$800 incentive. Although dependent children over the age of 18 are not eligible for the incentive, they can register and use MyActiveHealth. Eligible employees with a Benefits Base Salary (BBS) of less than \$300,000 will get an automatic UBS contribution; this is the annual core contribution. This contribution amount is not subject to increase or decrease as the result of a Qualifying Life Event (QLE) within the plan year. UBS contributions to your Health Savings Account are contingent upon your being employed by UBS on the date the contributions are made to the account.

Telemedicine options vary by provider. Visit the US Benefits microsite for contact information at ubs.com/usbenefits.

³ Eligible compensation is defined as your gross eligible earnings prior to certain pre-tax deductions, as determined by the Plan administrator in its sole discretion. Eligible earnings are (as applicable) your salary and any bonus and commissions. Eligible earnings could also include (as applicable) additional compensation, some types of recurring awards and supplemental payments. Plan limits and IRS limits apply.

If you are eligible, UBS provides you with a Retirement Contribution equal to a percentage of your eligible compensation. Generally, the percentage is based on your years of service with UBS as of the beginning of the applicable Plan year. You do not have to contribute to the Plan in order to receive a Retirement Contribution. You must generally be actively employed by UBS on the last business day of the applicable Plan year in order to receive a Retirement Contribution; subject to certain expectations set forth in the 401(k) Plan provided, however, that no Company Retirement Contribution will be made for any year in which you are credited with contribution credits under the UBS Pension Plan or if you are an "electing grandfathered participant." See the 401(k) Plan SPD for additional details.

⁴ If you are an eligible participant, and your claim for STD benefits is approved, you may receive benefits in accordance with the terms and conditions described in the STD brochure.

⁵ If you are an eligible participant, and your claim for LTD benefits is approved, you may receive benefits in accordance with the terms and conditions of the LTD Plan Summary Plan Description (SPD). Supplemental LTD coverage is available at the employees' cost.

⁶ Additional details are available on the US Benefits microsite at ubs.com/usbenefits > Financial Well-being > Other Financial Benefits.

⁷ Rates are based on your BBS, age, tobacco-user status and the coverage option selected.

⁸ Rates are based on age and tobacco-user status and the coverage option selected.

This document is designed to provide a high-level overview of certain benefits and programs available to eligible UBS employees. More details can be found in the legal plan documents that govern these benefits. If there is a conflict between this document and the legal plan documents, the legal plan documents will govern.

The information in this material does not imply that participation in the plans or the benefit components thereunder is a guarantee of continued employment with UBS. It also does not imply or guarantee that the plans or the benefit components thereunder will exist or remain unchanged in the future. Nothing herein creates any vested or contractual rights. As in the past, and as set forth in the applicable plan documents, UBS continues to reserve the right to change or terminate the plans and the benefit components thereunder at any time in the future including, without limitation, changing coverage levels, deductibles, coinsurance, and/or your contributions for coverage. Summary Plan Descriptions (SPDs) are documents containing comprehensive descriptions of your benefit plans, including terms and conditions of participation. These documents can be found on the Alight Worklife website.