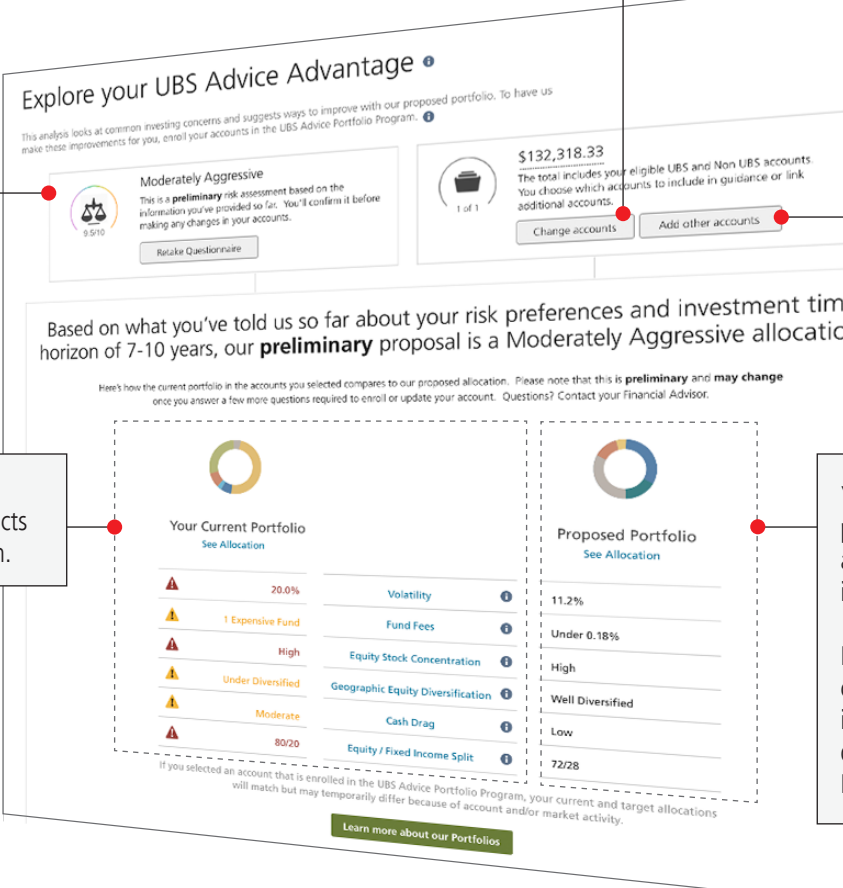


# So simple. So smart.

## UBS Advice Advantage and the UBS Advice Portfolio Program

Get practical ideas, make more informed decisions and help pursue your financial future in new ways. Welcome to **UBS Advice Advantage**, which gives you complimentary analytics on your portfolio right from your UBS Online Services homepage. You can also use it to enroll in the **UBS Advice Portfolio Program**, which makes it easier than ever to invest in a portfolio that's backed by the power of insights from the world's largest wealth management firm.\*



**Start by answering five simple questions so we know your time horizon and how you feel about risk.**

**Get analytics on your UBS accounts and on your accounts outside of UBS. Click "Change accounts." to select which ones.**

**Add your outside accounts here—as many as you'd like.**

**See where you stand according to 6 key aspects of portfolio construction.**

**You'll get a proposed portfolio that can help address potential issues identified in your analytics.**

**Like what you see? You can easily put the insights in action by enrolling online in the UBS Advice Portfolio Program.**

**Explore your UBS Advice Advantage**

This analysis looks at common investing concerns and suggests ways to improve with our proposed portfolio. To have us make these improvements for you, enroll your accounts in the UBS Advice Portfolio Program.

**Moderately Aggressive**  
This is a preliminary risk assessment based on the information you've provided so far. You'll confirm it before making any changes in your accounts.  
Retake Questionnaire

**\$132,318.33**  
The total includes your eligible UBS and Non UBS accounts. You choose which accounts to include in guidance or link additional accounts.  
Change accounts | Add other accounts

Based on what you've told us so far about your risk preferences and investment time horizon of 7-10 years, our **preliminary** proposal is a Moderately Aggressive allocation.

Here's how the current portfolio in the accounts you selected compares to our proposed allocation. Please note that this is **preliminary** and **may change** once you answer a few more questions required to enroll or update your account. Questions? Contact your Financial Advisor.

Your Current Portfolio See Allocation	Proposed Portfolio See Allocation
20.0%	11.2%
1 Expensive Fund	Under 0.18%
High	High
Under Diversified	Well Diversified
Moderate	Low
80/20	72/28

If you selected an account that is enrolled in the UBS Advice Portfolio Program, your current and target allocations will match but may temporarily differ because of account and/or market activity.

[Learn more about our Portfolios](#)

# Let us do the work (so you don't have to).

## The UBS Advice Portfolio Program

Invest online in your proposed portfolio with the **UBS Advice Portfolio Program**. Here's what you can expect:



A customized portfolio based on your preferences and our views of the markets



Daily portfolio health checks and automatic rebalancing when needed



Tax loss harvesting features



Ongoing portfolio management by our experienced professionals



Access to your UBS Financial Advisor



All for a flat advisory fee, which is charged as a percentage of your invested assets

**Start simplifying today with the UBS Advice Portfolio Program. Contact your UBS Financial Advisor.**



## UBS **Advice** Advantage

\* Scorpio Partnership's "Global Private Banking Benchmark 2018" rank of global wealth managers by assets under management.

This communication is issued by UBS Financial Services Inc. ("UBS"). UBS and its affiliates do not provide legal or tax advice. Clients should consult with their legal and tax advisors regarding their personal circumstances.

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 (such as the UBS Advice Portfolio Program) and brokerage services (such as the UBS Advice Advantage Analytics) are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that clients understand the ways in which we conduct business, that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. A small number of our financial advisors are not permitted to offer advisory services to you, and can only work with you directly as UBS broker-dealer representatives. Your financial advisor will let you know if this is the case and, if you desire advisory services, will be happy to refer you to another financial advisor who can help you. Our agreements and disclosures will inform you about whether we and our financial advisors are acting in our capacity as an investment adviser or broker-dealer. For more information, please review the PDF document at [ubs.com/relationshipssummary](https://ubs.com/relationshipssummary).

Unless we separately agree in writing, we do not monitor your brokerage account, and you make the ultimate decision regarding the purchase or sale of investments. You can ask us to review your brokerage account and provide you with investment recommendations at any time.

Not all products and services available at UBS Financial Services Inc. are available through the UBS Wealth Advice Center; therefore, the advice and service provided by its team of Financial Advisors is limited to those specifically included in its offering. Regular portfolio reviews are available upon request.

UBS Advice Advantage digital service is powered by technology from SigFig Wealth Management. SigFig Wealth Management and UBS Financial Services Inc. are not affiliated.

© UBS 2020. The key symbol and UBS are among the registered and unregistered trademarks of UBS. UBS Wealth Advice Center is a trademark of UBS Financial Services Inc. All rights reserved. Member FINRA. Member SIPC. 2020-277214, Exp.: 06/30/2021, IS2003538