

Exceptional times call for exceptional advice

More than ever, **clients value our strength**, resilience and guidance

In times like these, knowing your wealth is in the hands of a stable, diversified firm—that is here to advise you—is critical. For over 150 years, UBS has been serving prominent families through a wide range of market conditions. Rest assured, your dedicated UBS Financial Advisor has the resources and experience to help you, your family and your business pursue what matters most for today, tomorrow and generations to come.

The confidence factor: widely recognized for our financial strength

Top credit ratings¹



AA- (stable) Fitch
 Aa3 (stable) Moody's
 A+ (stable) Standard & Poor's

UBS AG, long-term senior unsecured debt ratings



\$2.6 trillion in invested assets globally²



#1 Private Bank, *Euromoney* 2020

A balance sheet to weather all seasons

\$5b

AND

\$90b

in CET1 capital generated in 2019 alone, before dividends and buybacks

in loss-absorbing capacity²

One of the world's best-capitalized banks

13.7%

CET1 capital ratio²

Exceeds requirements, which are among the most stringent in the world

Well-diversified earnings

17%
Europe, Middle East & Africa

18%
Asia Pacific

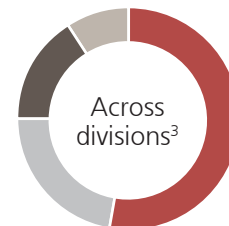


38%
Switzerland

26%
Americas

9%
Asset Management

16%
Investment Bank



53%
Global Wealth Management

22%
Personal and Corporate Banking

Well-positioned to support clients in these uncertain times

UBS Financial Advisors attuned to what matters most



9 out of 10 clients would recommend their UBS Financial Advisor team⁴



A unique advice framework designed around your liquidity, longevity and legacy needs gives clients confidence in these times⁵

Deep insights into markets and investors drives our advice



Unmatched intellectual capital helps make sense of the world today. Visit ubs.com/market



Frequently gauging **how investors feel** helps us deliver timely advice and have conversations about long-term opportunities



Technology that stays up and running



- Demonstrated ability to **quickly ramp up technology** on demand
- Remote employees are able to **effectively advise and serve clients**

Multiple ways to access accounts



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- Access **ATMs worldwide** with no fees

This is when advice matters most. **Connect with your UBS Financial Advisor.**

¹ As of 3/19/2020.

² UBS Financial Reporting as of 12/31/2019.

³ 2019 profit—before tax based on adjusted performance and excluding Corporate Center. Regional split excludes region “Global.” Figures do not sum to 100% due to rounding. Refer to slide 42 of our 4Q19 results presentation for more detail on regional performance.

⁴ UBS client survey, 2019. Please note, (1) the client feedback provided on the survey may not be representative of the experience of other UBS Financial Services Inc. (“UBS FS”) customers, (2) the client feedback presented is no guarantee of future performance or success of other clients, and in addition, (3) no clients were financially compensated to provide their feedback to UBS FS.

⁵ Timeframes may vary. Strategies are subject to individual client goals, objectives and suitability.

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