Guide to the UBS Resource Management Account

Your UBS Resource Management Account (RMA) can help you simplify your financial life. When you combine your investment, cash management and financing activities in one place, you can manage all of your assets with greater efficiency and control.

With your RMA, you have a number of options for making deposits, accessing your funds and managing your assets. Here's a quick reference for the most common transactions.



Making deposits

Add money to your RMA by check, direct deposit, wire transfer or electronic Funds Transfer (EFT).

Direct deposit
Payroll, Social Security and pension payments can be automatically deposited directly into your account. It's safe and convenient.

Mobile check deposit
You can also deposit checks from the convenience of your mobile device using the mobile deposit feature of the UBS Wealth Management app. To get started view our step-by-step instructions at ubs.com/mobilecheckdeposit.

Electronic Funds Transfer (EFT) service
Make one-time transfers or set up automatic recurring transfers at no cost by enrolling in the service and requesting an EFT at ubs.com/onlineservices. EFT requests initiated before 6:00 p.m. ET on a business day are executed the same day. Incoming funds transfers may be used to settle a trade on the day they are received. To initiate a funds transfer view our step-by-step instructions at ubs.com/electronicfundstransfer.

Wire transfer
If you are seeking to transfer funds on the same day, consider a wire transfer for faster funds availability than other electronic methods. To arrange for a wire transfer to your account, instruct your bank to wire the funds with your name and RMA account number to:

UBS AG Stamford ABA #026007993
UBS Financial Services Inc. Retail incoming
AC #101258640-000
F/C UBS-FINSVC [Enter your name]
AC-UBS-FINSVC [Enter your account number]

Wire transfers made to your UBS RMA Account before 12:00 p.m. ET on any business day are swept into your sweep option the same day. Wire transfers received after 12:00 p.m. ET on any business day are swept into your sweep option at 12:00 p.m. ET on the following business day.

Online deposit and withdrawal capabilities for UBS Cash Reserve
Make online deposits and withdrawals on UBS Online Services or the UBS Wealth Management app. To learn how, view our step-by-step instructions at ubs.com/onlinecashreservedeposits.

UBS Cash Reserve can help you meet your short-term liquidity needs. Deposits are FDIC-insured up to the applicable limits and offer a competitive yield.

For more information on FDIC insurance please see footnote†.

Send and receive money with Zelle®
Zelle® is a great way to send money to friends, family and others you trust, right from the UBS Wealth Management App. Money moves directly from your eligible UBS account to the recipient's selected account, typically arriving in minutes.[1] With Zelle® you can send money, request money or split purchases making it easy to send money for rent or other expenses, request money from those contributing to a group gift or split the cost of dinner with friends.[2]

Accessing your funds

You have direct access to the funds in your RMA using checks, online bill payment and EFT. You also can access cash at banks and ATMs around the world using your UBS debit and credit cards. (See the card sections for details.)

Checkwriting
There are no minimum requirements on check amounts, no limit on the number of checks you can write each month and no per-check usage charges.[3] Plus, you have secure online access for reviewing check transactions, as well as front and back images of checks cleared. Complimentary wallet-style checks and reorders are available upon request.

Bill payment service
Set up one-time or recurring online bill payments from your RMA to pay bills, such as utility bills, phone bills and UBS Mortgage payments. View step-by-step instructions on our bill pay service at ubs.com/billpay.

Electronic funds transfer service
Move money quickly and easily between accounts, whether at UBS or elsewhere, via EFT. With EFT, you can easily make ACH (Automated Clearing House) transfers to your external accounts and schedule transfers on a one-time or a recurring basis. It's safe and efficient cash management.

Wire transfer
Wire transfer offers flexibility when you are seeking to make a payment or transfer funds on the same day. It's a safe way to manage your cash flow.

Please note: RMA and Individual Retirement Accounts (IRAs) residing in the same Marketing Relationship as a primary billable RMA are entitled to a total of three free outgoing wire transfers per calendar year.[4]

UBS Visa debit card
The UBS Visa debit card, offered by UBS Bank, makes it convenient to access cash at banks and ATMs worldwide because you'll have direct access to the funds in your RMA. Plus, you'll receive an unlimited number of ATM fee rebates on cash withdrawals in the US (up to $5 per transaction).[5] It also provides you with an easy way to pay your one-time and recurring monthly bills.

UBS credit cards
Our cards, offered by UBS Bank, provide a convenient way to access cash, make purchases and pay from your wealth management account(s). Our personal and business Signature and Infinite credit cards let you enjoy flexible travel benefits, exclusive rewards and the personalized service that you expect from UBS. Talk to your Financial Advisor or visit ubs.com/uscards to learn more.

UBS pay credit card
A UBS credit card payment feature, offered by UBS Bank, lets you automatically pay your full card balance or any portion each month from your RMA. No worries about missing a payment or incurring late fees.

Mobile wallet
Enjoy the convenience of paying immediately and securely from your RMA online or from your mobile device. Just connect your RMA to your favorite mobile wallet apps—like PayPal, Venmo, Apple Pay® and Google Pay™.[6]

Investing, deposits and financing
The RMA can help you manage both sides of your personal balance sheet and collaborate more effectively with your Financial Advisor to implement a comprehensive wealth management strategy. Understanding your life and what you want to accomplish is essential to how we work together—it starts with questions and a discussion to help you focus on what's really important to you. A good liquidity strategy can help provide cash flow for short-term expenses to help avoid selling investments.

Automatic sweep
UBS FSI offers cash sweep programs to automatically deposit available cash balances in eligible UBS accounts into interest-bearing, FDIC insured (up to applicable limits) accounts at UBS Bank or other program banks on a daily basis. The banks are listed at ubs.com/bankprioritylists each business day, based on your account's eligibility. For more information on FDIC insurance, please see footnote.[†, 7]

UBS Cash Reserve
UBS Cash Reserve can help you meet your short-term liquidity needs. Deposits are FDIC-insured up to the applicable limits and offer a competitive yield with no market or liquidity risk. For more information on FDIC Insurance please see footnote.[†]

Managing your account
It's easy to manage day-to-day finances and long-term investments with access to information 24/7.

UBS Online services on ubs.com/onlineservices
- Account balance and yields of sweep option(s)
- Current account statement and statement history
- Market value of priced securities
- Deposits
- Earnings posted to your account
- Cleared RMA check images
- Electronic funds transfers
- Bill payments
- UBS credit and debit card purchases
- ATM transactions
- Wealth Management Research reports, news highlights and market analyses

You can also view the following information online:
- Enroll and initiate bill payments and electronic funds transfers
- Order checks or deposit slips
- Access your monthly account statements and year-end account summary
- Create a customized online account view
- Enroll in Electronic Delivery Service
- Make deposits and withdrawals into and out of UBS Cash Reserve
- Review and redeem UBS *My Choice Rewards* points earned on UBS credit card purchases

UBS Wealth Management App
The UBS Wealth Management app (available for iOS and Android) helps you stay better connected to your finances and manage your money—wherever you are.
- Deposit checks into your eligible UBS accounts with mobile check deposit
- View your UBS Investments held with UBS Financial Services Inc. as well as your UBS credit card, securities-backed loans and mortgage accounts with UBS Bank
- Transfer funds: pay your bills, UBS credit card, UBS securities-backed loans and UBS mortgage accounts
- Make deposits and withdrawals into and out of UBS Cash Reserve
- Make transfers between your linked accounts at UBS or with your linked accounts at other financial institutions
- Send and receive money with Zelle®[1]

Account statement
This account management tool summarizes and itemizes your account activity. Account statements can be formatted to meet your reporting needs. Our concise, easy-to-read statement lets you monitor all your account activity at a glance, including asset allocation and gain/loss information. Track your investments, your expenditures and your other account transactions with one streamlined document.

Year-end summary
Delivered at the beginning of each calendar year, this summary is designed to assist you and your tax advisor or accountant with tax preparation by outlining all prior-year tax-related account activity.[8]

Your Financial Advisor can help you select the investment, deposit and financing options that suit your personal circumstances.

Important information

"UBS Bank" is UBS Bank USA, N.A. Member FDIC, NMLS no. 947868. UBS Bank is a subsidiary of UBS Group AG.

† **About FDIC insurance:** UBS Bank is a member of the Federal Deposit Insurance Corporation (FDIC). Funds on deposit at UBS Bank are eligible for FDIC insurance up to $250,000 (including principal and accrued interest) per depositor for each insurable capacity (e.g., single or joint) in which the deposit is held, provided that the requirements for deposit insurance have been met. For purposes of FDIC insurance, your deposits will be aggregated with your other deposit balances held in the same insurable ownership capacity at UBS Bank, including any UBS Bank issued certificates of deposit you own, UBS Cash Reserve deposits and deposits placed at UBS Bank through participation in the UBS Deposit Sweep Program or through sweep programs offered by third-party broker-dealers. FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. Investors/You are responsible for monitoring the total amount of deposits at UBS Bank in order to determine the extent of FDIC deposit insurance coverage. For more information about FDIC insurance, please visit the FDIC website at fdic.gov/deposit/deposits.

[1] To send or receive money with Zelle®, both parties must have an eligible checking or savings account. UBS Financial Services Inc. maintains an arrangement with an unaffiliated bank to provide its clients with access to checking account services through their UBS Resource Management Account. Transactions between enrolled users typically occur in minutes.

Zelle® should only be used with friends, family and others you trust. You can't cancel a payment once it's been sent, if the recipient is already enrolled with Zelle®. And, if you send money to someone you don't know, you may not get your money back.

[2] Payment requests to persons not already enrolled with Zelle® must be sent to an e-mail address.

[3] Please note that UBS Financial Services Inc. reserves the right to charge for excessive check writing.

[4] The following billable accounts residing in the same Marketing Relationship receive a total of three free outgoing US Dollar wire transfers per year: RMA, IRA-RMA, Business Services Account BSA (Sole Proprietorships only), Business Services Accounts BSAs opened for the individual's investment purposes with the following organizational structure only (beneficial ownership of the organization must be individual, trust or estate): Limited Liability Company, Limited Partnership, Limited Liability Partnership and Limited Liability Limited Partnership and IRA accounts residing within the same Marketing Relationship with these billable accounts.

[5] We are able to rebate ATM fees only in cases where the transaction fee surcharge is submitted to UBS by the ATM operator and/or network used. In the event that you do not receive a rebate for a fee that you believe is eligible, please call 800-762-1000 or from outside the US call 201-352-5257 for assistance. ATM rebates are only available to cardholders who have their UBS card linked to a UBS Resource Management Account (RMA) or Business Services Account BSA. We do not reimburse international ATM fees.

[6] You must have sufficient funds in your account.

[7] UBS Financial Services Inc. ("UBS FSI") offers various cash sweep options. Your eligibility for a particular sweep program is set forth in the *Account Agreements and Disclosures*, which may be viewed at ubs.com/accountdisclosures. Depending on the particular sweep program, the available cash balances in your securities account at UBS FSI will be automatically deposited into deposit accounts at: (i) UBS Bank, a Federal Deposit Insurance Corporation ("FDIC") member bank that is affiliated with UBS FSI; or (ii) other participating banks whose deposits are FDIC insured ("Program Banks"). The current lists of Program Banks participating in the UBS Insured Sweep Program and the UBS FDIC-Insured Deposit Program are set forth in *UBS Bank Priority Lists*, which is available online at ubs.com/bankprioritylists. FDIC insurance protects funds that have been deposited at UBS Bank and the Program Banks, provided that the requirements for deposit insurance have been met. You are responsible for monitoring the total amount of deposits at each bank to determine the extent of FDIC deposit insurance coverage. FDIC deposit insurance only covers the failure of an insured bank. UBS FSI is not an FDIC-insured bank. You can view the current yields for the sweep options at ubs.com/sweepyields. For more information about UBS cash sweep programs, please see the *UBS Deposit Sweep Program Disclosure Statement* or contact your Financial Advisor.

[8] When planning future investments and tax strategies, the year-end summary should be considered in conjunction with other official tax documents (i.e., Form 1099).

About UBS Cash Reserve

Please carefully review the UBS Cash Reserve Disclosure Statement available at ubs.com/cashreservedisclosure. UBS Cash Reserve deposits are made through an account at UBS Financial Services Inc. UBS Financial Services Inc., as your agent and custodian, will open a deposit account with its affiliate bank, UBS Bank. Certain advisory accounts, non-resident aliens and financial institutions are not eligible for UBS Cash Reserve. Please see the Disclosure Statement for a full list of eligible accounts. Ask your Financial Advisor for more information.

UBS Cash Reserve is not intended for clients who need to have frequent access to their funds. For non-advisory accounts, UBS Financial Services Inc. will charge you a fee of $25 for each withdrawal that you make from UBS Cash Reserve in excess of ten (10) withdrawals in a calendar month. For advisory accounts, if you make more than ten (10) withdrawals in any calendar month, your entire UBS Cash Reserve position (principal plus accrued interest) will be liquidated at the eleventh (11th) withdrawal and deposited in your advisory account. Your funds will not be automatically re-deposited into UBS Cash Reserve the following month. If you would like to deposit into UBS Cash Reserve, you may instruct your Financial Advisor to transfer funds back into UBS Cash Reserve. For these purposes, a withdrawal will be considered to occur on the day on which the funds are actually withdrawn from UBS Cash Reserve, which may not be the same day on which you place an order for the withdrawal with your Financial Advisor. Any applicable fees will be posted to your account at UBS Financial Services Inc. the business day following the excess withdrawal, and may reduce your earnings. You may incur a withdrawal fee or your position may be liquidated, as applicable, even if the withdrawal is involuntary such as if a withdrawal is made by UBS Financial Services Inc. to meet a margin call.

About UBS Bank
Securities-backed loans, mortgages and deposit products are available from UBS Bank.

All residential mortgage products are only offered by UBS Bank NMLS Consumer Access available at nmlsconsumeraccess.org/. All loans are subject to underwriting, credit and property approval. Please note that not all mortgage products are available in all states, or for all loan amounts. Other restrictions and limitations may apply. UBS Bank currently offers residential mortgage loans within the 50 states of the United States of America and the District of Columbia.



The proceeds of a UBS Bank mortgage cannot be deposited into a UBS Financial Services account or used to buy or trade stocks or to repay any debt to any affiliate of UBS Bank without approval. Purchase, rate and term refinances, and cash-out refinances are allowed. Special rules apply for homestead properties located in Texas.

Borrowing using securities as collateral involves special risks, is not suitable for everyone and may not be appropriate for your needs. All loans are subject to credit approval, margin requirements, and margin call and other risks; credit lines may be subject to breakage costs and fees. For a full discussion of the risks associated with borrowing using securities as collateral, review the Loan Disclosure Statement included in your application package/account opening package. **UBS Financial Services Inc. (UBS FSI) and its Financial Advisors have a financial incentive to recommend the use of securities-backed loans, rather than the sale of securities to meet cash needs because we receive compensation related to the loan as well as the investments used to secure the loan.** UBS FSI and its Financial Advisors benefit if you draw down on your loan to meet liquidity needs rather than sell securities or other investments, and have a financial incentive to recommend products or manage an account in order to maximize the amount of the loan. UBS FSI and its Financial Advisors and employees offer banking and lending products to clients through our affiliates and third-party banks in our capacity as a broker-dealer and not as an investment advisor.

UBS Bank, UBS FSI, their employees and affiliates do not provide legal or tax advice, and any information provided should not be construed as such. You should contact your personal tax and/or legal advisors regarding your particular situation, including the legal and tax implications of borrowing using securities as collateral for a loan.

UBS Visa Infinite, UBS Visa Signature and UBS Visa Debit cards are issued by UBS Bank USA, N.A. with permission from Visa U.S.A Inc.

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About UBS Financial Services Inc.
The Resource Management Account (RMA) is a brokerage account with UBS Financial Services Inc., a registered broker-dealer and a Member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at sipc.org. This account provides access to cash management services through arrangements with affiliated banks and other third-party banks, and provide access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc. UBS Financial Services Inc. is not a bank.

Investment, insurance and annuity products: Not FDIC insured • Not a deposit • No bank guarantee • May lose value

UBS Financial Services Inc. and its employees (including Financial Advisors) do not take mortgage loan applications, do not offer mortgage loans and do not negotiate terms of mortgage loans.

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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,** or ask your UBS Financial Advisor for a copy.

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