Disclosure statement supplement

Certificates of deposit

This supplement should be read in conjunction with the Disclosure Statement for Certificates of Deposit and your trade confirmation.

UBS Financial Services Inc. ("UBS" or "we") periodically offers our clients the opportunity to purchase certificates of deposit ("CDs") issued by our affiliated bank, UBS Bank USA ("Bank USA"), a member of the Federal Deposit Insurance Corporation ("FDIC"). Minimum and maximum investment amounts may be established.

Bank USA CD Deposit Insurance
Your deposits at Bank USA, including your Bank USA CDs, are eligible for FDIC insurance up to $250,000 per depositor (including principal and accrued interest), provided that the requirements for deposit insurance have been met. For purposes of FDIC insurance coverage, your CDs will be aggregated with your other deposit balances at Bank USA held in the same insurable capacity, including deposit balances in UBS Bank USA Cash Reserve and through the UBS Bank Sweep Programs and the UBS FDIC-Insured Deposit Program.

You are responsible for monitoring the total amount of your deposits, including CDs, at Bank USA in order to determine the extent of FDIC deposit insurance coverage. You are also responsible for reviewing the financial condition of Bank USA to determine if Bank USA CDs are appropriate for you. For more information, please visit ffiec.gov/ubpr.htm.

FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. In the unlikely event that Bank USA becomes insolvent, UBS Financial Services Inc. is not responsible for any uninsured deposits.

For more information about FDIC insurance, you should carefully review the "Deposit Insurance" section of the Disclosure Statement for Certificates of Deposit.

Crediting at Maturity; UBS Bank USA Cash Reserve
Your Bank USA CDs will mature on the date indicated in the trade confirmation. If eligible, at maturity, the proceeds of your Bank USA CD will be automatically deposited into a deposit account at Bank USA through UBS Bank USA Cash Reserve offered by UBS Financial Services Inc. ("rollover").

You can opt out of this rollover at any time prior to maturity, or withdraw your deposit balances from UBS Bank USA Cash Reserve at any time after maturity, by contacting your Financial Advisor. This section modifies the "Terms of CDs" section of the Disclosure Statement for Certificates of Deposit.

Please carefully review the UBS Bank USA Cash Reserve Disclosure Statement, which we provide to you if your Bank USA CD is eligible for the rollover into UBS Bank USA Cash Reserve. It is also available at https://www.ubs.com/cashreservedisclosure or by contacting your Financial Advisor.

UBS Bank USA Cash Reserve is not intended for clients who need to have frequent access to their funds. UBS will charge you a fee of $25 for each withdrawal that you make from UBS Bank USA Cash Reserve in excess of ten (10) withdrawals in a calendar month. You may incur a withdrawal fee, even if the withdrawal is involuntary such as if a withdrawal is made by UBS Financial Services Inc. to meet a margin call.

Please contact your Financial Advisor if you have questions about your CDs.

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