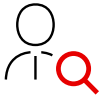


Real talk

Important questions to ask when choosing your financial advisor

Asking the right questions can help you find an advisor who will give you the right advice. Be thorough. Your legacy depends on it.



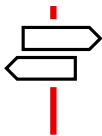
About the advisor

- Can you tell me a little bit about yourself and how you got into this industry?
- What makes you qualified to be a financial advisor?
- Do you have other clients who are like me in terms of profession, age and income?
- Do you have any formal customer complaints against you?
- Why did you choose to work at your firm?
- Is the firm considered a broker-dealer, wirehouse or Registered Investment Advisor (RIA), and what does that mean to me?



Approach

- What services do you provide to your clients?
- How will you help set me up for financial success?
- What would be your approach to managing my money?
- Do you have a legal responsibility to act in my best interest?



Investment decisions

- How would you select your investments for me?
- Do you invest in the same thing for all of your clients?
- Can you explain what Sustainable Investing is and if it's something that I should be thinking about?



Assessing performance

- How will you judge if my investments are performing well?
- What will you do if my investments are not performing well?
- Do you show me how much money I made before or after fees are taken out?



Communication

- When I have a question, who will I reach out to and how quickly will they respond to me?
- How often do you reach out to clients? By phone? E-mail?
- How often will we review my accounts?
- Can I login online and look at all of my accounts in one place?



Team

- Who on your team has access to my accounts and why?
- What are the responsibilities of each person on your team?



Fees

- What are all of the ways that you get paid?
- What are your management fees?
- Do you get paid by anyone other than your clients?

Important information about our financial planning 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 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. For more information, please review the PDF document at ubs.com/relationshipsummary, or ask your UBS Financial Advisor for a copy.

In providing financial planning services, we may act as a broker-dealer or investment adviser, depending on whether we charge a fee for the service. The nature and scope of the services are detailed in the documents and reports provided to clients as part of the service. Financial planning does not alter or modify in any way a client's existing account(s) or the terms and conditions of any account agreements they may have with UBS.

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