# Working with the UBS Wealth Advice Center

The UBS Wealth Advice Center is a branch of UBS Financial Services Inc. ("UBS") that provides wealth management advice and financial products and services to UBS Clients but operates differently than other UBS Financial Services Inc. branches. This disclosure provides you with information about how we work with you, the products and services we offer and compensation provided to our Financial Advisors. This document is a supplement to other important UBS disclosures which can be found at ubs.com/disclosuredocuments.

**How we work with you**

- As a UBS Wealth Advice Center client, you have access to a centralized team of Financial Advisors and Client Service Associates who are accessible by phone and e-mail. All of our Financial Advisors hold the Financial Industry Regulatory Authority (FINRA) Series 7 and 66 licenses, which allow them to provide you with both brokerage and investment advisory services offered through the UBS Wealth Advice Center.
- As opposed to working with one Financial Advisor exclusively, you will work with any number of the Financial Advisors on our team. To help ensure that you have a well-coordinated experience, notes about your account and conversations with us are available to all members of our team.
- Because our conversations with you are conducted via telephone, we use robust and multi-factor authentication methods to verify your identity before we provide personal information or take any action on your account(s).

**Services available through the UBS Wealth Advice Center**

Not all of the brokerage and investment advisory products and services offered by UBS are available to UBS Wealth Advice Center clients.

Brokerage offerings

- Recommendations in brokerage accounts are generally limited to pooled investment vehicles (e.g., mutual funds, exchange traded funds) to seek diversification with minimal investments. Financial Advisors are not permitted to initiate the recommendation of individual securities but will assist clients with those transactions upon request.
- The Wealth Advice Center platform does not include commodities, foreign currencies, managed futures, certain options strategies, penny stocks, precious metals, private investments or most alternative investments.

Advisory offerings

- Recommendations of investment advisory programs are currently limited to two different advisory programs: ACCESS and Strategic Wealth Portfolio (SWP). However, clients already in the PACE Multi Advisor Program or the PACE Select Advisor Program are permitted to enroll additional accounts in those programs if appropriate. For details regarding the referenced Investment Advisory Programs, including fees, client suitability and program features, see the firm's Wrap Fee ADV disclosure brochure at ubs.com/formadv. For details regarding the referenced Investment Advisory Programs, including fees, client suitability and program features, see the firm's Wrap Fee ADV disclosure brochure at ubs.com/formadv.

If accounts are enrolled in any other UBS investment advisory program when they are transferred to the UBS Wealth Advice Center, we will end your participation in that program and the account will be converted to, and designated as, a brokerage account.

We can change the products and services available through the Wealth Advice Center at any time, at our discretion.

**Compensation to Financial Advisors in the UBS Wealth Advice Center**
All UBS Wealth Advice Center Financial Advisors receive an annual salary and are also eligible to earn an annual discretionary incentive compensation award. The annual award is a recognition of the employee's contribution throughout the year. It is based on many factors, including individual performance on goals and behaviors, group, business division and team performance, risk considerations, market environment, internal equity and external competitiveness.

In addition to the above, a subset of UBS Wealth Advice Center Financial Advisors whose primary responsibility is to provide recommendations to clients are also eligible to earn quarterly incentive awards. There is no cap on the incentive award, with the most common awards being approximately 45% of the average salary.

- **Quarterly incentive award:** The quarterly incentive award is based on production credits earned for transactions in brokerage and enrollments and investments in advisory accounts, new asset consolidation, Client Experience Evaluation (CXE) scores, and additional cash awards. Production credits are applied to a predetermined formula that is used to determine the quarterly incentive award payout.
- **Production credits are variable, depending on the type of investment purchased, and for brokerage accounts are earned for:**
    1. Mutual fund purchases
    2. Exchange Traded Fund (ETF) purchases
    3. Equity purchases
    4. Fixed income purchases
    5. Annuity/Insurance purchases and additions[1]

**For investment advisory accounts, production credits are earned for:**

1. New enrollments into advisory programs (ACCESS, and Strategic Wealth Portfolio (SWP))
2. Additional investments into existing advisory accounts
3. Account conversions from PACE Programs to ACCESS or Strategic Wealth Portfolio (SWP)

WAC Financial Advisors receive more production credits for investment advisory enrollments and additional investments than for products or transactions in brokerage accounts. Production credits earned on Advisory products are based on the time required to execute, which includes FA effort, product complexity and time required to complete the enrollment or transaction. Notwithstanding this, there is a conflict of interest and an incentive for the Financial Advisors to recommend Advisory Accounts over other products, services and transactions.

**New assets**
Financial Advisors will receive a new asset payout of 15 basis points on all qualifying new assets – cash or securities – consolidated from external sources into eligible accounts.

Additional one-time cash awards are paid for qualifying activities in the following:

1. New UBS Cash Reserve or money market fund investments
2. New UBS credit card openings
3. Direct Deposit Enrollment

**Compensation for Sales Managers in the UBS Wealth Advice Center**
UBS Wealth Advice Center Sales Managers receive an annual salary and are also eligible to earn an annual discretionary incentive compensation award. The annual award is a recognition of the employees' contribution throughout the year. It is based on many factors, including individual performance on goals and behaviors, group, business division and team performance, risk considerations, market environment, internal equity and external competitiveness.

[1] Most Financial Advisors in the Wealth Advice Center are not licensed to sell, recommend, or provide advice on insurance or annuity products. If you are interested in these products, you will be referred to a specialized team within the Wealth Advice Center that is appropriately licensed to assist you. For inquiries related to insurance products, including life insurance and annuities, please ask to speak with a member of that licensed team.

**Account movement to the Wealth Advice Center from other UBS branch accounts and referrals to the Wealth Advice Center:**
UBS Financial Services Inc. Financial Advisors are generally not paid on households that fall under $250,000 that have not migrated to the Wealth Advice Center. This creates a conflict of interest and an incentive for the Financial Advisor to migrate and refer households with a value of assets under $250,000 to the Wealth Advice Center and recommend that clients work with the Wealth Advice Center because this will generate compensation for the referring Financial Advisor.

UBS Financial Services Inc Financial Advisors receive compensation for production generated in accounts they migrate or refer to the Wealth Advice Center based on the value of the assets in the account household. For households over $250,000, Financial Advisors are credited with the incentive grid rate applicable to them. For households under $250,000, Financial Advisors are credited with the incentive grid rate of 30%. Incentive grid rates range from 30% to 60% and are used to determine monthly production payout and awards pursuant to our Financial Advisor Compensation Plan, which differs from the plan described above for Wealth Advice Center Financial Advisors.

**Questions**
If you have any questions about the content of this document, please contact us at 877-827-7870.

*Unless otherwise noted: "UBS" refers to UBS Financial Services Inc. "You," "your" and "yours" refer to you as client(s) of the UBS Wealth Advice Center. "We," "us," "our" and "ours" refer to the UBS Wealth Advice Center.*

UBS reserves the right to change its programs, fees and compensation practices at any time. For the most recent information visit ubs.com/disclosuredocuments.

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.

**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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