



Discover how our banking product suite can  
**work together for you**

UBS Bank USA



# Discover how our banking product suite can **work together for you**



# Financing today's needs, pursuing tomorrow's goals



## UBS Premier Credit Line<sup>1</sup>

Whether it's renovating your home, making a tax payment or seizing a time-sensitive business opportunity, you may be able to access immediate liquidity through a UBS Premier Credit Line, offered by UBS Bank USA. When you use the borrowing power of your eligible securities, you may be able to access the funds you need while you pursue your long-term financial strategy.

A UBS Premier Credit Line may be used for a variety of reasons, including real estate investments, bridge loans, personal expenses, business expansion, higher interest debt or loan consolidation and luxury purchases, such as yachts or private jets.

- Variable and fixed options up to 10 years
- Flexible structures, including third-party guarantees for your loved ones' financing needs
- Competitive rates and lending values
- Streamlined application process with no application fees or closing costs<sup>10</sup>

## Mortgage Solutions<sup>2</sup>

Maybe it's your first home, the place where you'll grow your family and make a lifetime of memories. Perhaps you're buying a vacation home to enjoy with friends and relatives. You might be refinancing as part of your financial plan. Whatever your situation, a mortgage is likely one of the most significant financial transactions in your life.

At UBS Bank USA we see your mortgage as an important piece of your full financial picture. That's why your UBS Financial Advisor, with knowledge of your overall wealth management plan, will work with you to understand your needs and will engage a dedicated UBS Bank USA Private Mortgage Banker<sup>11</sup> to review a variety of long and short-term financing solutions to help meet your goals.

- Competitive Jumbo pricing and relationship based discounts<sup>12</sup>
- UBS Liquidity Advantage Refinance<sup>13</sup>
- Option to pledge your eligible UBS securities in lieu of liquidating assets to cover a down payment<sup>14</sup>
- Entity loans: made to individuals for personal, family or household consumer purposes, but are secured by property titled in the name of an irrevocable trust, corporation, partnership (general or limited) or limited liability company

# Stay connected to your finances and manage your money with UBS Online Services and the UBS Financial Services app

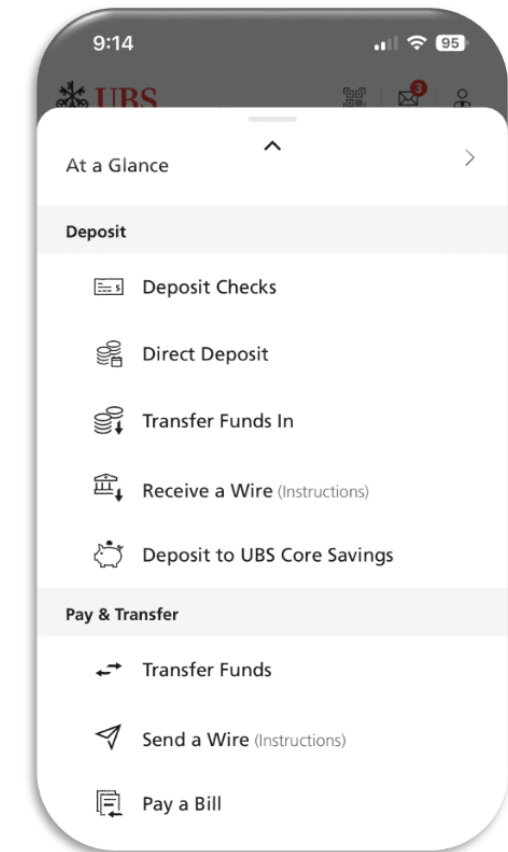
## Make deposits into your eligible UBS account<sup>4,5</sup>

- Download the UBS Financial Services app and snap a picture of a check using mobile deposit capture service
- Set up direct deposit for paychecks and other recurring payments like social security, tax refunds, annuities, and other benefit payments
- Make deposits into UBS Bank USA Core Savings<sup>3</sup>
- Wire funds into an eligible UBS account



## Initiate a transfer or payment

- Pay bills or make recurring payments to a third-party
- Set up one-time or recurring payments for monthly or daily expenses
- Transfer funds between UBS and accounts at external financial institutions
- Connect your UBS brokerage account and/or UBS credit or debit cards to mobile wallet apps
- Write an unlimited number of checks each month using check writing services



# Make the most of your cash with competitive deposit options



## Everyday cash

Get immediate access to funds you can use for day-to-day spending, including paying bills. Earn interest on your available cash in your UBS Financial Services Inc. securities account(s). We offer a variety of competitively priced, FDIC-insured (up to applicable limits) deposit solutions that can help you feel confident that your cash is earning interest at every opportunity, including automatic daily sweep of your available cash to UBS Bank USA, or depending on the sweep program, the banks listed at [ubs.com/bankprioritylists](https://ubs.com/bankprioritylists).



## Savings cash

Money you keep on hand as an emergency fund or for large near-term expenses, like unexpected life events, a vacation or a new car. Options like UBS Bank USA Core Savings give you more flexibility than term deposits like CD.



## Investment cash

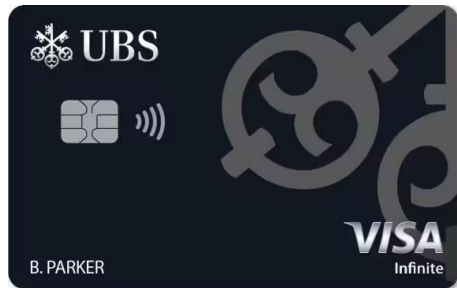
In general, investment cash is left untouched for a period of time so you can benefit from higher rates, which may carry additional market/credit risks and fees. It's typically a part of your asset allocation and can include cash and cash alternatives, such as CDs.

# UBS credit and debit cards for personal and business use

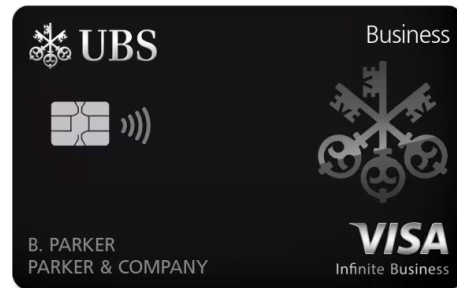
Credit and debit cards offered by UBS Bank USA are designed to fit your lifestyle. Our credit cards provide exclusive benefits and rewards as well as the personalized service you, as our client, have come to expect from UBS and your Financial Advisor.

- Rewards points and attractive redemption offers
- Travel benefits
- Concierge services for credit cards
- No foreign transactions fees
- Direct access to your UBS Financial Services brokerage account via UBS Visa debit card

UBS Visa Infinite card\*



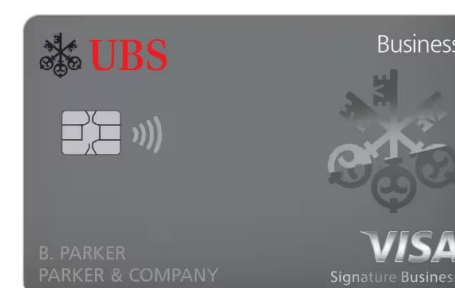
UBS Visa Infinite Business card\*\*\*



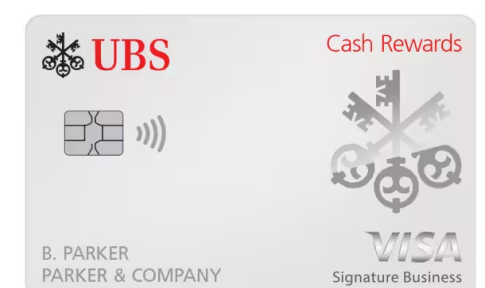
UBS Visa Signature card\*\*



UBS Visa Signature Business card\*\*\*\*



UBS Cash Rewards Visa Business card\*\*\*\*\*



# Unlock new opportunities with our specialized lending programs & offerings



## Tailored Lending and Private Equity Lending<sup>1</sup>

Your borrowing needs can be unique and may often require special attention. With insight into your specific situation, your financial advisor will leverage our experienced specialists who, in turn, analyze available options to present you with a range of bespoke financing solutions.

- Concentrated and restricted stock loans
- Unsecured loans
- Hedge fund backed and premier hedge fund loans
- REIT Operating Unit lending
- Private equity lending (Subscription financing; Passive investor financing)

## Lending Referral Group<sup>8</sup>

The Lending Referral group helps create and deliver strategic borrowing solutions that strengthen your overall wealth management plan by providing you with access to industry-leading third-party lenders.

- Business lending: Small business lending, middle market business corporate lending, supply chain and accounts receivables finance
- Specialty situation finance: lower middle and middle market, asset finance and corporate lending
- Luxury asset financing: Fine art, Aircraft, Yacht, and RVs
- Other lending: Agricultural lending, private stock lending, student loan refinance and private student lending

## Commercial Real Estate Lending<sup>6,7</sup>

At UBS Bank USA, our commercial real estate financing capabilities provide you flexible lending options based on your individual needs. Whether you're well-versed in commercial real estate or purchasing your first property, we'll work closely with you to structure a solution that aligns with your objectives.

- Small and large balance financing for stabilized properties
- Near stabilized program: Interim financing to help bring cash-flowing commercial real estate assets to stabilization

# Important footnotes and disclosures

## Important information on rates and fees

### UBS Visa personal cards

**\*Important information about the UBS Visa Infinite credit card:** 23.49% variable APR for purchases, 23.49% variable APR for balance transfers, 29.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). APRs vary with the market based on the prime rate. Annual fee: \$495. For balance transfers, a fee of \$10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Iowa and Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of January 2024, and may have changed after that date. To learn what may have changed, please call [800-762-1000](tel:800-762-1000).

**\*\*Important information about the UBS Visa Signature credit card:** 23.49% variable APR for purchases, 23.49% variable APR for balance transfers, 29.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). APRs vary with the market based on the prime rate. Annual fee: None. For balance transfers, a fee of \$10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Iowa and Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of January 2024, and may have changed after that date. To learn what may have changed, please call [800-762-1000](tel:800-762-1000).

### UBS Visa business cards

The UBS Visa Infinite Business card, UBS Visa Signature Business card and UBS Cash Rewards Visa Business card are business credit cards that must be issued to an individual or an individual with a business entity as a co-applicant. As such, eligibility and the credit limit on the card is determined based on the personal creditworthiness and repayment ability of that individual. (If there is a business applicant it is also based on the business creditworthiness and repayment ability of the business.) Once the card is approved, repayment of all legitimate charges made on the card is likewise the obligation of that individual and any business co-applicant, if applicable.

**\*\*\*Important information about the UBS Visa Infinite Business card:** 23.49% variable APR for purchases, 23.49% variable APR for balance transfers, 29.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). APRs vary with the market based on the prime rate. Annual fee: \$550. For balance transfers, a fee of \$10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of January 2024, and may have changed after that date. To learn what may have changed, please call [800-762-1000](tel:800-762-1000).

**\*\*\*\*Important information about the UBS Visa Signature Business card:** 23.49% variable APR for purchases, 23.49% variable APR for balance transfers, 29.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). APRs vary with the market based on the prime rate. Annual fee: None. For balance transfers, a fee of \$10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of January 2024, and may have changed after that date. To learn what may have changed, please call [800-762-1000](tel:800-762-1000).

**\*\*\*\*\*Important information about the UBS Cash Rewards Visa Business card:** 23.49% variable APR for purchases, 23.49% variable APR for balance transfers, 29.99% variable APR for cash advances, and 29.99% variable APR for the penalty rate (maximum penalty APR 29.99%). APRs vary with the market based on the prime rate. Annual fee: \$150. For balance transfers, a fee of \$10 or 5% of the amount of the transfer, whichever is greater, applies. For cash advances, a fee of \$10 or 5% of the amount of the cash advance, whichever is greater, applies. For residents of Puerto Rico only, the balance transfer fee and cash advance fee are equal to \$2 or 2% of the amount of the transfer or advance, whichever is greater (maximum fee is \$10). Foreign transaction fee: None. Subject to credit approval. Information is accurate as of January 2024, and may have changed after that date. To learn what may have changed, please call [800-762-1000](tel:800-762-1000).

The phone number for UBS Bank USA is [800-762-1000](tel:800-762-1000). New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods at [800-342-3736](tel:800-342-3736) or [dfs.ny.gov](https://dfs.ny.gov).



# Important footnotes and disclosures

<sup>1</sup> Credit Lines are securities backed loans provided by UBS Bank USA, an affiliate of UBS Financial Services Inc. (UBS-FS). Credit Lines are full recourse demand loans, are subject to credit approval, and are "margin loans" subject to collateral maintenance requirements (i.e. margin requirements). The lender can (i) demand repayment and/or (ii) change collateral maintenance requirements (i.e., margin requirements) at any time without notice. If the required collateral value is not maintained, the lender can require you to post additional collateral (commonly referred to as a "margin call"), repay part or all of your loan and/or sell your securities. Failure to promptly meet a margin call or repayment or other circumstances (e.g., a rapidly declining market) could cause the lender to liquidate some or all of the collateral supporting the Credit Lines to repay all or a portion of the outstanding Credit Line or margin obligations. Any required liquidations may result in adverse tax consequences. You are personally responsible for repaying the Credit Line in full, regardless of the value of the collateral. **Securities backed financing involves special risks, is not suitable for everyone and may not be appropriate for your needs.** For a full discussion of the risks associated with borrowing using securities as collateral, you should review the Loan Disclosure Statement that will be included in your application package.

Credit Lines are either non-purpose or purpose loans. Non-purpose loans may not be used directly or indirectly to purchase, trade or carry securities or to repay debt used to purchase, trade or carry securities and may be used for other liquidity needs such as personal expenses, real estate transactions, or other needs. Purpose loans may be used to purchase, trade or carry securities or may be used for other liquidity needs such as personal expenses, real estate transactions, or other needs. Please review your loan agreement to make sure you understand which type of loan you have and that you ensure you are in compliance with its terms. Credit Lines may not be used to repay debt to any affiliate of UBS Bank USA. Additional limitations and availability may vary by state. Prepayments of UBS Fixed Credit Lines will be subject to an administrative fee and may result in a prepayment fee.

**UBS-FS and its Financial Advisors have a financial incentive to recommend the use of securities backed loans (SBLs), rather than the sale of securities to meet cash or other liquidity needs.** Our Financial Advisors receive compensation based on the outstanding balance on a non-purpose SBL and the applicable interest rate spread for the SBL. Financial Advisors do receive credit for the amounts of the purpose loan drawn for purposes of bonuses, awards, and club status. In addition, UBS-FS receives servicing fees from certain lending affiliates based on the amount of outstanding loan balances to compensate us for referring clients and for administrative and operational support relating to the loans. The interest you pay for the loan is separate from and in addition to other fees you may pay related to the investments used to secure the loan, such as ongoing investment advisory fees (wrap fees) and fees for investments such as mutual funds and ETFs, for which UBS-FS and/or our affiliates receive administrative or management fees or other compensation. **As such, we benefit if you draw down on your loan to meet liquidity needs rather than sell securities or other investments, which would reduce our compensation.** When assets are liquidated pursuant to a house call or demand for repayment, UBS-FS and your Financial Advisor also will benefit if assets that do not have ongoing fees (such as securities in brokerage accounts), are liquidated prior to or instead of assets that provide additional fees or revenues to us (such as assets in an investment advisory account). Further, different types of securities have higher release rates than others, which can create a financial incentive for your Financial Advisor to recommend products or manage the account in order to maximize the amount of the loan. UBS-FS 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 adviser.

UBS Bank USA, UBS-FS, 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.

<sup>2</sup> **All residential mortgage products are only offered by UBS Bank USA, Member FDIC, NMLS No. 947868.** NMLS Consumer Access available at <https://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 USA currently offers residential mortgage loans within the 50 states of the United States of America and the District of Columbia.

**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.**

UBS Financial Services Inc., 1200 Harbor Blvd., Weehawken, NJ 07086. Tel. no. 201-352-4054. NMLS No. [6737](#). Georgia Residential Mortgage Broker Registrant No. 18092. Massachusetts Mortgage Broker Lic. No. MB6737. New York Mortgage Broker Registration No. RMB 208541.



<sup>3</sup> UBS Bank USA is a member of the Federal Deposit Insurance Corporation ("FDIC"). Funds on deposits at UBS Bank USA are eligible for deposit insurance from the Federal Deposit Insurance Corporation ("FDIC") up to \$250,000 (including principal and accrued interest) for each insurable capacity (e.g., single, joint, etc.) in which you hold the deposits. 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 USA, including any certificates of deposit, UBS Bank USA Core Savings deposits and deposits held through the UBS Bank Sweep Programs and the UBS FDIC Insured Deposit Program. You are responsible for monitoring the total amount of deposits at UBS Bank USA in order to determine the extent of FDIC deposits insurance coverage. FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. Certain conditions must be satisfied for deposit insurance coverage to pass through to clients' funds placed by UBS Financial Services Inc. at FDIC-insured banks. For more information about FDIC insurance, please visit the FDIC website at [fdic.gov/deposit/deposits](https://fdic.gov/deposit/deposits).

Please carefully review the UBS Bank USA Core Savings Disclosure Statement available at [ubs.com/coresavingsdisclosure](https://ubs.com/coresavingsdisclosure). UBS Bank USA Core Savings deposits are made through an account at UBS Financial Services Inc., an affiliate of UBS Bank USA. UBS Financial Services Inc., as your agent and custodian, will open a deposit account with UBS Bank USA. UBS Bank USA Core Savings is not available for certain financial institutions, advisory accounts and non-resident aliens. Please see the UBS Bank USA Core Savings Disclosure Statement for a full list of eligible accounts. Ask your Financial Advisor for more information.

UBS Bank USA Core Savings 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 Bank USA Core Savings in excess of five (5) withdrawals in a calendar month. For advisory accounts, if you make more than five (5) withdrawals in any calendar month, your entire UBS Bank USA Core Savings position (principal plus accrued interest) will be liquidated at the sixth (6th) withdrawal and deposited in your advisory account. Your funds will not be automatically re-deposited into UBS Bank USA Core Savings the following month. If you would like to deposit into UBS Bank USA Core Savings again, you may instruct your Financial Advisor to transfer funds back into UBS Bank USA Core Savings. For these purposes, a withdrawal will be considered to occur on the day on which the funds are actually withdrawn from UBS Bank USA Core Savings, 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.



# Important footnotes and disclosures

<sup>4</sup>The Resource Management Account (RMA), Business Services Account BSA and International Resource Management Account (IRMA) are brokerage accounts 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. The RMA, Business Services Account BSA, and IRMA provides access to banking services and products through arrangements with affiliated banks and other third-party banks, and provides access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc.

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

<sup>5</sup>Please note: If you have a Business Services Account BSA, UBS Financial Services Inc. reserves the right to charge a fee for excessive checkwriting.

<sup>6</sup>**Important information about client expenses associated with a UBS Bank USA Commercial Real Estate (CRE) loan transaction:** Potential expenses typically include, but are not limited to, the following: appraisal, engineering report, environmental report, seismic report, zoning report, insurance review, lien searches and lender legal fees. CRE Borrowers are personally responsible for paying the transaction costs incurred from a UBS Bank USA CRE loan.

<sup>7</sup>Commercial real estate loans are made by UBS Bank USA – Member, FDIC – except commercial real estate loans intended for sale through a securitization.

<sup>8</sup>The products and services described are provided by the firms mentioned herein and not by UBS Financial Services Inc. or its affiliates (“UBS”). UBS does not act as your Financial Advisor in connection with the referral to the firms mentioned. UBS makes no representations or warranties with respect to any product or service offered by the firms mentioned, and UBS will have no input concerning such products and services. UBS and the firms mentioned are independent of each other and do not have an agency, partnership or employment relationship, and UBS may not act for or bind the firms mentioned in any manner. All applications or requests for products or services must be made directly with the firms mentioned and are subject to their internal review and approval process. The firms mentioned will compensate UBS for any referrals.

UBS Financial Services, Inc. (UBSFS) may not make referrals to Social Finance, Inc. (SoFi) for consumer loans for borrowers domiciled in the States of Maine, North Dakota, Rhode Island and Vermont. There may be limitations on UBSFS’ ability to make referrals to SoFi for borrowers in the District of Columbia and in the States of Wisconsin, Connecticut, Massachusetts, Nevada, New Hampshire and New Jersey.

<sup>9</sup>UBS Visa credit cards, are issued by UBS Bank USA with permission from Visa USA Inc.

VISA BUSINESS, VISA SIGNATURE, VISA SIGNATURE BUSINESS, VISA INFINITE and VISA INFINITE BUSINESS are trademarks and registered trademarks of Visa International Service Association and used under license. All other trademarks are the property of their respective owners.

<sup>10</sup>Prepayments of UBS Premier Fixed Credit Lines will be subject to an administrative fee and may result in a prepayment fee.

<sup>11</sup>UBS Private Mortgage Bankers and Wealth Management Bankers are employees of UBS Bank USA and are individually registered in the Nationwide Multistate Licensing System & Registry (NMLS). UBS Financial Advisors are employees of UBS Financial Services Inc.

<sup>12</sup>Jumbo loans may be eligible for a relationship discount for loan amounts up to \$20 million via the UBS Bank USA Premier Pricing program. Jumbo loans are generally financed loan amounts greater than \$766,550 (or in certain locations, up to \$1,149,825) on a one-unit property. Premier pricing is not available for conforming or conforming plus loans. To qualify for Premier Pricing clients must, when the loan closes, have marketing household assets at UBS of \$1 million or more. Premier pricing eligibility and qualifying parameters are subject to change at any time without notice.

<sup>13</sup>A UBS Liquidity Advantage Refinance is a home financing strategy that involves a cash purchase of real estate from a line of credit extended through the collateralization of eligible securities. A UBS Liquidity Advantage refinance loan is subject to eligibility requirements and the proceeds of the mortgage loan may not be used to purchase, carry or trade in securities, or to repay any debt to any affiliate of UBS Bank USA or deposited into a UBS RMA but can be used to pay back the amount borrowed on the UBS Bank USA credit line. This strategy may not be appropriate for all clients and is not permitted for Texas homestead properties.

<sup>14</sup>The UBS MortgagePlus program requires the pledge of eligible securities in a UBS brokerage account as additional collateral. 100% financing may not be appropriate for everyone and a default on your mortgage loan could result in both the loss of your home and your pledged securities. If the value of the pledged securities decreases below a certain level (as specified within the loan documents), the deposit of additional securities and/or the sale of securities may be required (known as a “collateral call”). UBS may sell some or all of the pledged securities without contacting you. You are not entitled to an extension of time to meet a collateral call or to choose which securities are sold to meet the collateral call. Trading of the pledged securities is subject to certain restrictions. The sale of securities may result in adverse tax consequences and mortgage interest may not be deductible if tax-exempt obligations are pledged as additional collateral. UBS does not provide legal or tax advice and you should consult with your legal and tax advisors.

In the case of a MortgagePlus loan, the amount you borrow will be higher than with a standard mortgage loan and your Financial Advisor will receive higher compensation. In addition, your origination fee and closing costs will be higher and you will pay more in interest than if you made a cash down payment. **There is a financial incentive to recommend the use of a mortgage loan rather than the sale of securities to meet your cash needs---such as for a down payment---because UBS Bank USA and your Financial Advisor receive compensation related to the loan.** In addition, your Financial Advisor receives compensation related to the securities you continue to hold in your account. For MortgagePlus loans, Your Financial Advisor also receives compensation related to the investments used as additional collateral to secure the loan.

# Important footnotes and disclosures

*This information is not provided based on your particular financial situations or needs and does not take into account individual investors' circumstances. You should not consider this information to be a "recommendation" by UBS or your UBS Financial Advisor.*

## **About UBS Bank USA**

Your eligibility for a particular sweep program is set forth in the Account Agreements and Disclosures, which may be viewed at [ubs.com/accountdisclosures](https://ubs.com/accountdisclosures). Depending on the particular sweep program, the available cash balances in your securities account at UBS Financial Services Inc. ("UBS") will be automatically deposited into deposit accounts at (i) UBS Bank USA, a Federal Deposit Insurance Corporation ("FDIC") member bank that is affiliated with UBS or (ii) other participating banks whose deposits are FDIC insured. The current lists of banks participating in the UBS Insured Sweep Program and UBS FDIC-Insured Deposit Program are set forth in UBS Bank Priority Lists, which is available online at [ubs.com/bankprioritylists](https://ubs.com/bankprioritylists). You can view the current yields for the sweep options at [ubs.com/sweepyields](https://ubs.com/sweepyields). Please discuss your options with your Financial Advisor.

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

## **About UBS Financial Services Inc.**

Your eligibility for a particular sweep program is set forth in the Account Agreements and Disclosures, which may be viewed at [ubs.com/accountdisclosures](https://ubs.com/accountdisclosures). Depending on the particular sweep program, the available cash balances in your securities account at UBS Financial Services Inc. ("UBS") will be automatically deposited into deposit accounts at (i) UBS Bank USA, a Federal Deposit Insurance Corporation ("FDIC") member bank that is affiliated with UBS or (ii) other participating banks whose deposits are FDIC insured. The current lists of banks participating in the UBS Insured Sweep Program and UBS FDIC-Insured Deposit Program are set forth in UBS Bank Priority Lists, which is available online at [ubs.com/bankprioritylists\(PDF, 158 KB\)](https://ubs.com/bankprioritylists(PDF, 158 KB)). You can view the current yields for the sweep options at [ubs.com/sweepyields](https://ubs.com/sweepyields). Please discuss your options with your Financial Advisor.

## **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](https://ubs.com/relationshipsummary), or ask your UBS Financial Advisor for a copy.

## **No tax or legal advice.**

UBS Financial Services Inc., its affiliates and its employees do not provide tax or legal advice. You should consult with your personal tax and/or legal advisors regarding your particular situation.

UBS Financial Services Inc. is a subsidiary of UBS Group AG. Member FINRA. Member SIPC.

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