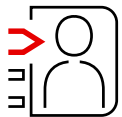


| Advice. Beyond investing.

Our personalized financial planning services are designed to be a collaborative experience, tailored to the unique needs and complexity of every individual's financial circumstances. We provide education and advice in all of the following areas:



Employee benefits

- Retirement and deferred compensation
- Equity awards such as employee nonqualified and incentive stock options, restricted stock and performance-based awards
- Company-provided insurance and other benefits



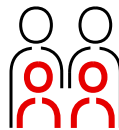
Cash flow

- Projections for retirement, your surviving spouse and family
- Reviewing your current liabilities and potential impact on goals



Tax planning

- Coordinating with legal and tax advisors
- Discussing tax planning strategies
- Assessing charitable gifting strategies



Estate planning

- Reviewing current estate planning goals and objectives
- Account titling and beneficiary designations
- Discussing advanced wealth transfer techniques



Portfolio allocation

- Risk tolerance and investment profile to determine an appropriate asset allocation
- Incorporating employee benefits into the asset allocation assessment
- Reviewing asset allocation in the context of an overall financial plan
- Illustrating single stock risk management strategies in the case of concentrated stock positions



Insurance/Risk management

- Life insurance coverage based on estate plan and family survivorship needs
- Disability and long-term care insurance coverages appropriate



Education planning

- Evaluating education funding and saving goals

Financial Planning Services available to Regeneron employees

UBS Financial Services Inc.

1251 Avenue of Americas
Second Floor
New York, NY 10020

advisors.ubs.com/regn

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, 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. © UBS 2024. All rights reserved. UBS Financial Services Inc. is a subsidiary of UBS Group AG. Member FINRA/SIPC.