



Here's to financial health

How UBS Financial Wellness can
benefit your employees—and
your company



Why financial wellness

Financial wellness programs have become an essential employee benefit.

Financial wellness — now a “must have” benefit

Employees increasingly value financial wellness benefits—and the companies who offer them. Of employees who participate in a financial wellness program*

85%

view their company **favorably**, versus 7 in 10 non-participants

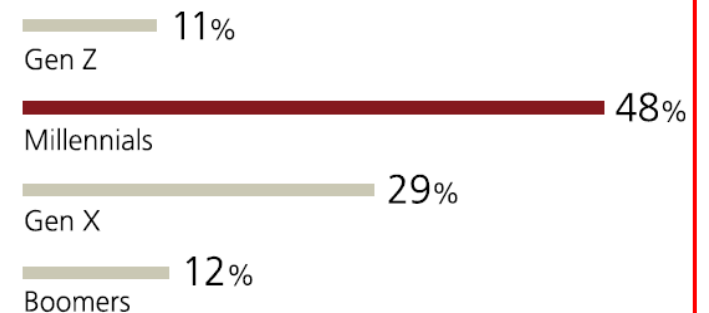
76%

are motivated to go **above and beyond** for their employer, versus 4 in 10 non-participants

83%

are highly satisfied in **their current role or position**, versus 6 in 10 non-participants

As millennials are expected to represent about half of the US workforce by 2025, financial wellness has become a must have benefit.**



Nearly 9 in 10

Millennials who are participating in financial wellness say they're highly satisfied in their current role or position.

Nearly 8 in 10

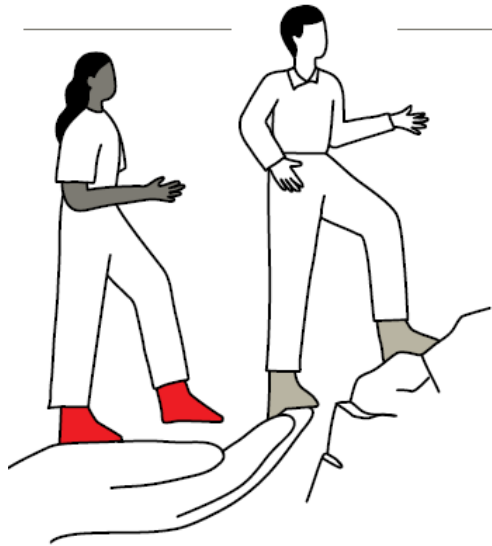
Millennials rate their company highly in helping them reach their retirement goals

* Source: UBS Workplace Voice research, May 2023

**Projected size of the US labor force by age, for the year 2025. Department of Labor.

Employees look to their employers for financial help

Almost 7 in 10 employees agree that their employer has a responsibility to help them achieve high levels of financial wellness.



Companies have a responsibility to help employees achieve high levels of financial wellness

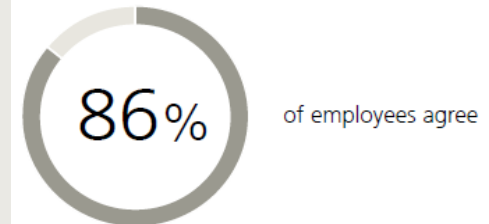


By generation

80%	80%	67%	58%
Gen Z	Millennials	Gen X	Boomers

Most employees, especially the younger generations, recognize that these types of programs help them stay accountable when managing their finances.

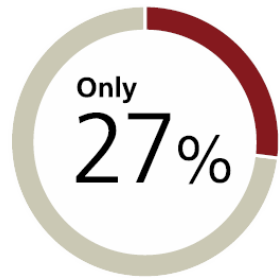
Financial wellness programs help employees stay accountable for their finances



* Source: UBS Workplace Voice research, May 2023

How financial wellness helps employees better prepare for retirement

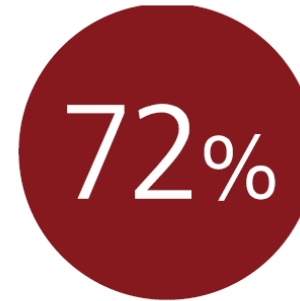
Financial wellness programs greatly help participating employees reach their retirement goals, but many companies don't provide a financial wellness program.



Only
27%

offer a comprehensive financial wellness program beyond a standard 401(k) education program¹

Employees who rate their company highly in helping them reach their retirement goals

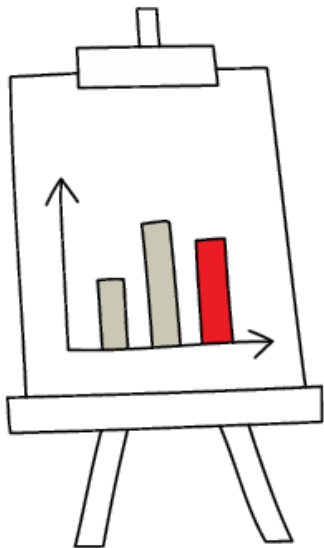


Participant

vs.



Non-Participant



8 in 10

employees rate 401(k) matching as highly important in helping them improve their overall financial wellness

AND

3 in 4

employees feel they need help saving for retirement, yet companies are not living up to expectations or don't even offer it

¹Pensions & Investments website, Financial wellness to top employer priorities in 2023, January 2023.

* Source: UBS Workplace Voice research, May 2023

The employee experience

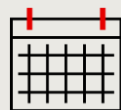
Our program is centered around a human touch from UBS Financial Coaches and a highly customized digital experience to meet employees where they are.

You can expect a comprehensive offering to serve the needs of your employees now and in the future



UBS Financial Coaches

- UBS Financial Wellness Coaches execute on a robust and engaging client experience through the delivery of **financial wellness guidance** and **actionable steps** to provide needs-based financial solutions for clients



Financial education

- **Live seminars** engage and educate employees in all aspects of financial wellness
- Employees are encouraged to reach out to their **UBS Financial Coach** via phone or online



Digital experience

- **Customized online experience** helps employees navigate relevant financial wellness content through infographics, charts, videos, articles and more
- Tools and content across all **financial wellness categories**, including budgeting, debt management, retirement planning, investing and more



Proactive engagement

- **Proactive outreach with thematic e-mails, mailings and scheduled check-ins across** financial topics to drive education and awareness, and to encourage employees to speak with our licensed UBS Financial Coaches

Support for the entire financial journey

From engagement through ongoing reviews with UBS Financial Coaches, your employees receive support at every step to help them take control of their financial future.



Engage employees with compelling, interactive educational content across a broad range of relevant financial topics when it matters most



Our digital experience

Our digital experience is **conversational**, **relevant** and **actionable** giving you tailored next steps and various formats reaching employees in a way they want to learn. And always bringing your employees back to a human touch by offering opportunities to talk further with a UBS Financial Coach.

Your money – how do you feel about it today?

Concerned Unsure Okay Good Confident

Let us guide you through a digital conversation to help you identify your priorities

Your journey so far

See your progression and actions each time you log in and define new priorities

You'll receive suggested next steps tailored for you, including educational content, calculators and tools

Let's take a look at the savings you'll need

About you

Employment status: **Employed** (dropdown)

Annual employment income: **\$100,000**

Annual income increase: **3.00%** (range selector)

Next

When you're ready, you can book a time to start your conversation with a UBS Financial Coach

A little coaching now can help shape a lifetime

Get practical guidance from a financial coach* on the money topics on your mind.

Schedule a session

Or call us now at **888-346-9355**

*UBS Financial Coaches are Registered Representatives of UBS Financial Services Inc. Member FINRA/SIPC.

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Addressing key employee needs

To continuously improve the financial health of your employees, we strive to provide new and timely education and access to solutions that are easy to use and can change financial attitudes and behaviors. UBS Financial Wellness offers access to innovative platforms such as Trust & Will and Candidly at UBS preferred pricing.

Tackle student loan debt repayment with **Candidly**

Candidly helps employees tackle their student debt by taking small, everyday actions that add up.

- Provides ability to use spare change and cash back from daily purchases and apply them toward student debt
- Allows borrowers to make extra payments (i.e., annual bonuses, cash rewards, etc.)
- Offers access to additional resources and tools from Candidly

Did you know? 8 in 10 borrowers have delayed key financial and life milestones, resulting from student debt.*

Help prepare for the future by creating an estate plan through **Trust & Will**

Trust & Will helps employees make estate planning easier and more manageable by offering a simple and easy-to-use interface.

- Digital platform that allows employees to create an estate plan within minutes
- Affordable pricing
- Attorney advice available

Did you know? 87% of employees don't receive an estate planning benefit, yet 72% would take advantage of it, if it were offered by their employer**

* Source: <https://www.cnbc.com/2022/09/21/americans-mental-health-continue-to-struggle-amid-student-loan-debt.html>

** trustandwill.com/learn/estate-planning-as-employee-benefit.



The employer experience

Your dedicated UBS Relationship Manager will be your main point of contact, streamlining your experience.

Regular engagement reports will help you:

- Measure results
- Further customize your financial wellness program

We'll also work with you on strategies to encourage the majority—and hopefully, all—of your employees to participate in the program.

Find out more at ubs.com/wellness.

About UBS Workplace Wealth Solutions

UBS Financial Wellness is just one of the programs available through UBS Workplace Wealth Solutions. We collaborate with corporate clients to deliver customized solutions across a range of programs for the workplace, including:

- Financial wellness
- Retirement
- Equity plans

We currently work with more than 10,000 employers and their two million employees in over 150 countries so that everyone feels rewarded at work and optimistic about realizing their long-term financial goals.



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Initial private assessments and follow-up appointments with UBS Financial Coaches are available at no cost as part of your employees' benefits program. We will jointly determine where they are today, discuss their goals and establish personalized next steps for their journey. Should they choose UBS to help them implement any of the strategies, additional fees will apply and will be discussed if they choose UBS.

Personalized investment advice and access to the firm's other products and services require completion of a full-service account application and are available to residents of the US and limited jurisdictions outside the US.

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