How are you making major decisions for your retirement plan?

Get the fiduciary investment support you need with UBS Retirement Plan Guided Solutions

As a retirement plan sponsor and fiduciary, you are responsible for making key decisions that affect your plan participants.

UBS Retirement Plan Guided Solutions offers two investment advisory services:

UBS Retirement Plan Manager provides simplicity. UBS can help you manage the investment options you offer your employees.

UBS Retirement Plan Advisor helps you make decisions about plan investing. You receive UBS investment advice for the plan from your trusted UBS Financial Advisor.

More on next page >

UBS Retirement Plan Guided Solutions overview	UBS Retirement Plan Manager	UBS Retirement Plan Advisor
Advisory program type	Discretionary	Nondiscretionary
Advisory agreement with fiduciary acknowledgement	✓	✓
UBS Fiduciary role	ERISA 3(38) Fiduciary	ERISA 3(21) Fiduciary
Participating plan providers	10+	20+

Plan eligibility and investment overview

Participant-directed defined contribution plans (generally 401(k), 403(b) or 457 plans)	✓	✓
Investment Policy Statement (IPS) included	✓	✓
Investment menu	Investment optionality within a preset asset class design	Flexible menu design and fund selection with access to a broader universe of investment options and asset classes
Vehicle types	Mutual funds, collective trust	Mutual funds, group annuity separate accounts, collective investment trusts

High touch service, plan support and reporting capabilities

Dedicated Financial Advisor	✓	✓
Additional plan support: – Plan guidance – Plan provider selection and liaison services – Participant education	✓	✓
Quarterly investment reports	✓	✓

Reach out today to learn more from your UBS Advisor about UBS Retirement Plan Guided Solutions

Retirement Plan Advisor and **Retirement Plan Manager** are investment advisory programs. Details regarding each program, including fees, services, features and suitability are provided in the Form ADV Disclosure, available from your Advisor or at ubs.com/accountdisclosures.

The information in this document, including any description of specific investment services or products, is marketing material and is solely for the purposes of discussion and for your independent consideration. It should not be viewed as a suggestion or recommendation that you take a particular course of action or as the advice of an impartial fiduciary and should only be considered in conjunction with our standard account documents, agreements, ADV Disclosure, and the additional factors that warrant consideration for your particular financial circumstances.

UBS Retirement Plan Manager and UBS Retirement Plan Advisor are only available to eligible clients through select third-party retirement plan recordkeepers and custodians. Clients are responsible for the selection of a custodian and/or recordkeeper; the plan's assets will not be custodied at UBS nor will UBS execute transactions for the plan. Investment options for the program will be limited to those investments that have been reviewed by UBS and which are available on the plan's recordkeepers platform.

This document should not be viewed to be investment, tax or legal advice. UBS and its representatives do not provide legal or tax advice. Plan sponsors are responsible for their plan's compliance with applicable rules and regulations, including, where applicable, compliance with the Employee Retirement Income Security Act of 1974 ("ERISA") and the Internal Revenue Code.

Important information about advisory and brokerage 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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