Pursue a positive impact

For your organization and those you serve

UBS Retirement Plan and Institutional Consulting

Connecting goals and needs

In your fiduciary role, we know you have tremendous responsibilities to manage that involve a high standard of trust, loyalty and care. Our team of seasoned professionals can support you in these important, complex areas—giving you confidence to focus on what matters most to you: your mission, your employees and those you serve.

Personal attention

UBS Retirement Plan and Institutional Consulting brings you access to a personalized boutique experience and the resources of our global firm. For more than 30 years, we've been delivering consulting services and customized solutions via our dedicated, local teams.

Exceptional financial strength and stability

We know a strong foundation is now more important to you than ever. For more than 160 years, our global firm has been tested and proven resilient—serving our clients through a wide range of financial challenges and market conditions. We continue to be recognized for, and demonstrate, our strength as a leader among the biggest, and strongest, globally systemic banks. These strong ratings and capital reserve numbers speak for themselves.[1]

A+

Long-term credit rating[2]

by Standard & Poor's

$6+ Tr

invested assets[3]

$74 Bn

Capital reserves[4]

A reliable resource

Our firm constantly monitors the pulse of global markets and events to inform our investment oversight so that you can make more informed decisions.

- Extensive intellectual capital and financial market coverage through our Chief Investment Office thought leadership engine
- Analysts and research teams around the world
- Robust oversight and governance supported by legal, compliance and risk management teams and framework

Global leadership

What we practice as a company is embedded in what we bring to your organization. We are a leader in sustainable investing with a long history, global footprint and network of resources.

- As a firm, sustainability is central to our purpose, enabling our clients to receive tailored investment advice based on what matters most to them.
- We engage in impactful philanthropy that seeks to deliver breakthrough solutions to pressing social issues and employee enablement to support their communities through volunteering.

[1] UBS Financial Services Inc. is a separately capitalized corporation; UBS Group AG is not liable for the debts or obligations of UBS Financial Services Inc. Securities and Cash held in a brokerage account at UBS-FS are protected by the Securities Investor Protection Corporation (SIPC®) up to $500,000 (including up to $250,000 for cash in the account) and by UBS's supplemental account protection.
[2] As of 15 March 2023; Investor relations and Standard & Poor's. UBS Group AG also received ratings of Aa3 and AA- from Moody's and Fitch, respectively. Note, as of March 21, 2023, Moody's and Fitch changed their outlooks on UBS's long-term deposit and senior unsecured ratings from stable to negative.
[3] UBS Company reports, 3Q24 for UBS Group AG plus Credit Suisse combined assets as of 30 September 2024.
[4] As of 3Q24, UBS has CET1 capital of USD 74.21 bn.

UBS Retirement Plan and Institutional Consulting at a glance

For Retirement Plan Consulting,

we offer custom consulting services as well as discretionary and nondiscretionary advisory programs to participant-directed defined contribution plan sponsors.

- Investment services, including:
  - Investment policy statement (IPS) development
  - Menu design
  - Advice as a fiduciary under either Section 3(21) or section 3(38) of the Employee Retirement Income Security Act of 1974 (ERISA)
- Plan program consulting such as plan provider analysis and fee benchmarking
- Educational resources to help participants prepare for retirement

For Institutional Consulting,

we offer customized investment advice centered on the evolving needs of trustee-directed and other pooled investment account clients.

Investment consulting services, including:

- Asset allocation guidance
- Investment manager recommendations
- Portfolio review and evaluation
- Ongoing investment committee education

Who we serve:

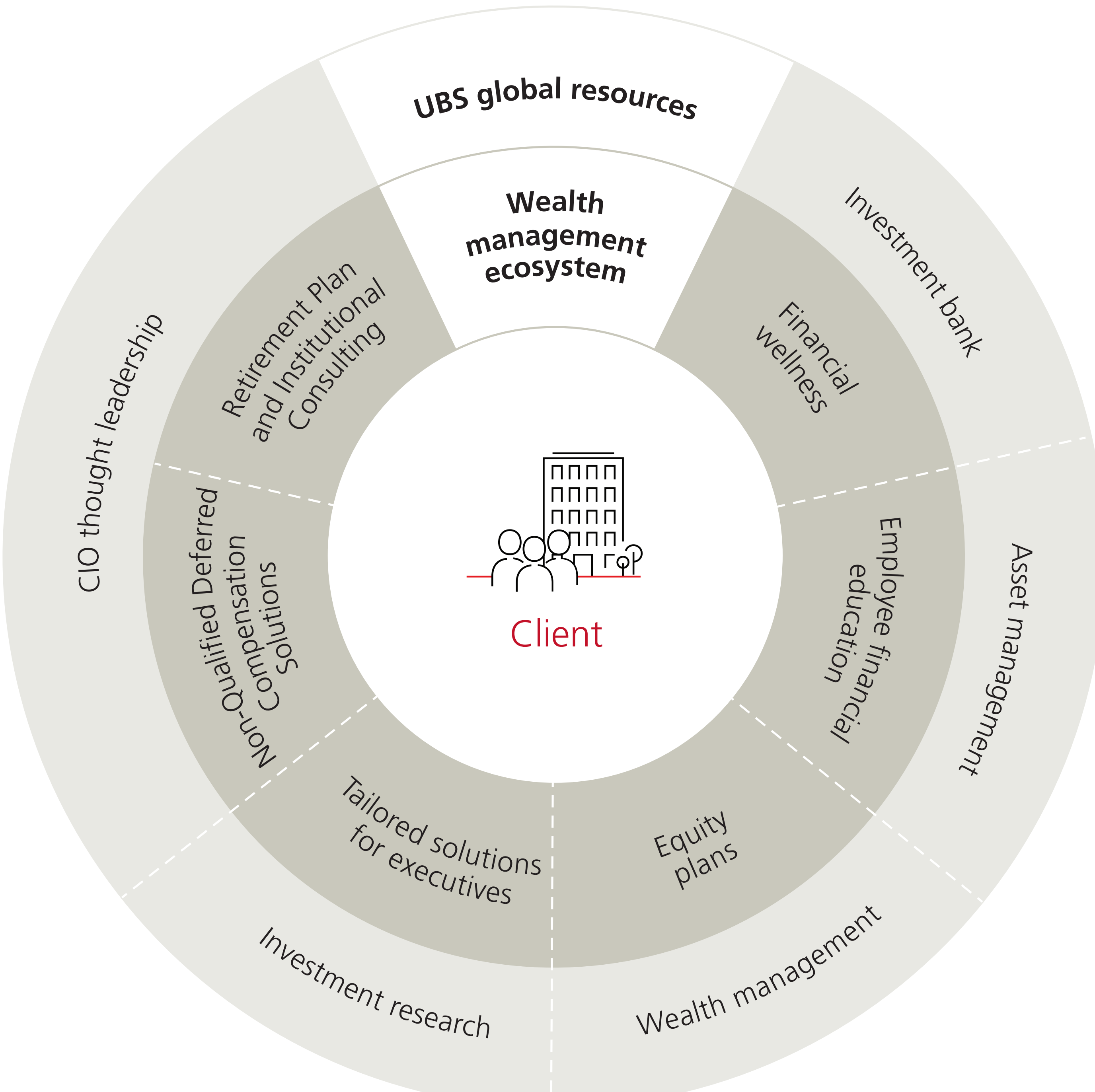
We have over $200 billion in assets under advisement and work with more than 7,500 clients across organizations of all sizes and in various industries, from start-ups to Fortune 500 companies,* including:

- Corporations
- Public and private retirement plans
- State and local governments
- Hospitals and healthcare systems
- Colleges and universities
- Insurance companies
- Faith-based organizations
- Native American tribes
- Foundations and endowments
- Taft-Hartley plans
- Associations and other not-for-profit organizations

* UBS reporting, includes assets held away from UBS, as of May 2023

An extensive ecosystem of solutions

Beyond retirement and Institutional Consulting



Additional solutions you can put to work.

Our broad range of workplace solutions, which help organizations and individuals pursue their financial goals, is the essence of what we do. And, we aim to differentiate our service by delivering a client experience that is personalized, relevant, on time and seamless.

We collaborate with you to both drive efficiency and effectiveness for your business, and we help your employees and those you serve to better connect workplace benefits to their broader financial well-being goals. We believe that all levels of employees deserve equitable access to digital and personalized human guidance—on their terms.

Our workplace and corporate solutions include the following:

Financial Wellness

- Unlimited access to guidance and education across all aspects of financial life via UBS Financial Coaches*
- Access to digital resources and ongoing educational events designed to engage

Equity plans

- Equity plan administration services
- Education and resources for plan participants

Tailored solutions for executives

- Executive trading support
- Advanced liquidity solutions via a centralized block trading desk

Non-Qualified Deferred Compensation

- Consultative approach to identify best-fit solution
- Selection of administrations to implement plan

We can also help address your needs beyond the workplace by coordinating access to UBS's expertise across the firm, including wealth management, asset management, investment banking and research, and thought leadership.

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

Consider the difference

What separates us from other companies is your access to the extensive resources of a leading global wealth management firm, combined with a personalized boutique experience.

See how UBS can help you pursue a positive impact for your organization and those you serve.

Let's start the conversation:
Visit us at: ubs.com/workplacesolutions
or e-mail us at: workplacewealth@ubs.com

You have access to additional workplace solutions designed to deliver a range of customized programs for you and those you serve.

More than 7,500 employers, with 3+ million employees in **more than 150 countries**

Access to **financial knowledge and benefits programs** that prepare employees for retirement

Integrated experience that combines the right mix of people and technology

We work side by side with our clients so that they—and their employees—feel rewarded at work and optimistic about realizing their long-term financial goals.

UBS Retirement Plan Consulting Services is an investment advisory program. Details regarding the program, including fees, services, features and suitability, are provided in the ADV Disclosure, available from your Financial Advisor or accessed at ubs.com/accountdisclosures.

UBS Institutional Consulting is an investment advisory program. Details regarding the program, including fees, services, features and suitability, are provided in the ADV Disclosure, available from your Financial Advisor or accessed at ubs.com/accountdisclosures.

Generally, the IC program is designed for clients seeking: advice on the establishment of a strategic asset allocation and assistance in the development and review of an investment policy statement; to implement a medium- to long-term investment plan; to use the advice and guidance of an investment professional either in their self-directed accounts or by delegating management of their assets to an SMA Manager. You may delegate investment discretion to your Institutional Consultant through use of the UBS Consultant Investment Discretion program (CID) or you may also elect to retain investment discretion within the IC program.

Our investment searches are limited to those for which the firm has conducted diligence. Neither UBS Financial Services Inc., nor your Financial Advisor, will act as your investment advisor or discretionary manager with respect to investments that are excluded from or ineligible for the program, including investments that have not been reviewed or recommended by UBS where applicable. Investment restrictions will apply only to those assets over which we or your investment managers have discretion in the CID programs.

The IC program is a fee-based investment advisory program but wrap-fee or "all-inclusive fee" pricing is available only for accounts held at UBS Financial Services Inc. The fee for accounts held away from UBS Financial Services Inc. is an asset-based fee but it is not a wrap fee as it does not include custody, trading or execution costs, which you may have to pay for separately.

Important information about sustainable investments:
An increasing number of products and services are using terms or labels related to sustainable investments. However, industry standards and terminology related to sustainable investments will differ and are evolving. Therefore, you should carefully review the offering materials to understand why a particular product or strategy may or may not be classified as a sustainable investment and if their approach aligns with your goals and objectives. At UBS Financial Services Inc., we continue to develop our own standards and a framework for sustainable investing. However, we do not review every product to determine consistency with our standards, nor do all products that we make available align with our approach. Your UBS Financial Services Inc. Financial Advisor can assist you in identifying products that we have reviewed and determined to be consistent with our standards.

At UBS Financial Services Inc., we serve as a distributor of sustainable investment strategies. We believe sustainable investment strategies should have an explicit focus on sustainability objectives or outcomes. Sustainable investments across geographies and styles approach the integration of environmental, social and governance (ESG) factors and other sustainability considerations and incorporate the findings in a variety of ways. Sustainable investing-related strategies may or may not result in favorable investment performance and the strategy may forego favorable market opportunities in order to adhere to sustainable investing-related strategies or mandates. Issuers may not necessarily meet high performance standards on all aspects of ESG or other sustainability considerations. In addition, there is no guarantee that a product's sustainable investing-related strategy will be successful.

The ability to implement the approaches to sustainable investing will depend on the product or service selected; they are not available for all products, services or accounts offered through UBS.

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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