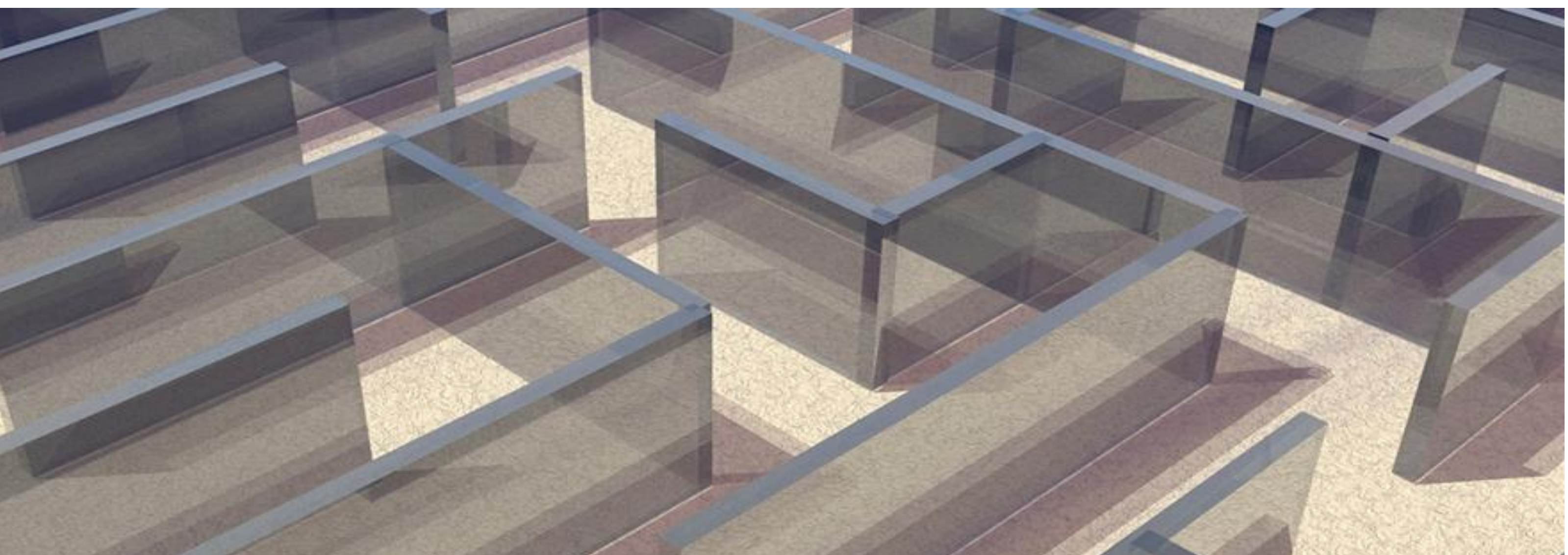
Alight Financial Solutions

Access Guide

For Your UBS 401(k) Plan and Puerto Rico Savings Plus Plan Self-directed Mutual Fund Window Account



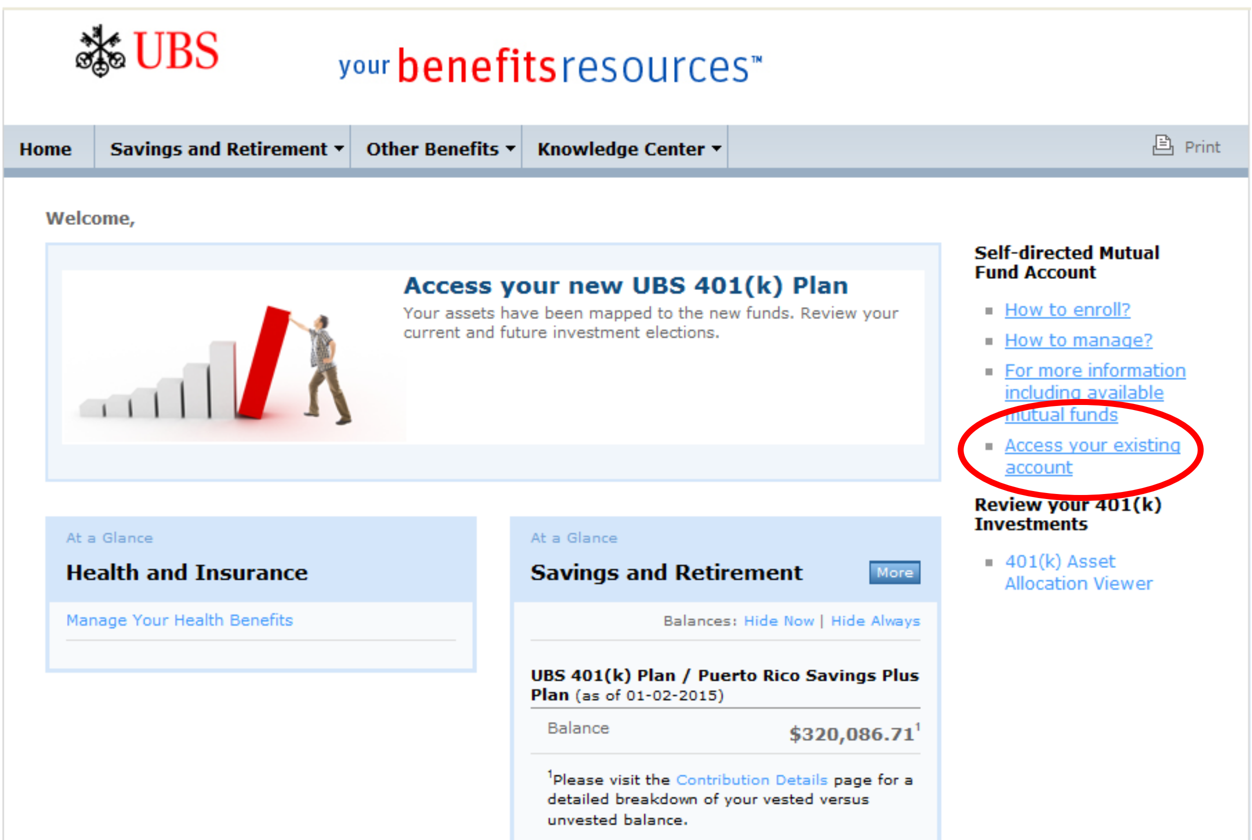
Accessing Your Account

Accessing Your UBS 401(k) Plan Self-directed Mutual Fund Window Account*

Online Access available through the 401(k) Plan website

With Alight Financial Solutions (AFS), you have secure access to your account information when you need it–24 hours a day, seven days a week. You have the ability to review the most up-to-date information on your balances, portfolio holdings and order status.

You may access your Self-directed Mutual Fund Window Account through the 401(k) Plan's website. Click on the "Access your existing account" button under Self-directed Mutual Fund Account.



Phone Access: +1.888.251.2500

Our representatives are available between 9:00 a.m. and 7:00 p.m. Eastern Standard Time, Monday through Friday. You can also get your account information and trade confirmations through the automated phone system, which is available 24 hours a day, seven days a week. Simply call +1.888.251.2500.

* The Self-directed Window Account is also available in the Puerto Rico Savings Plus Plan (PRSP Plan). For the purposes of these materials, references to the 401(k) Plan also include the PRSP Plan.

Transferring Money into Your Self-directed Window Account

It is easy to transfer money from your existing investment options into your Self-directed Window Account. Here's how:

- Transfers are initiated through the 401(k) Plan website.
- You can transfer money from any of your Tier I Funds (Target Retirement Funds) and/or Tier II Funds (Core Funds plus the UBS Company Stock Fund) into your Self-directed Window Account. Please note that plan rules require at least 5% of your total balance (minimum $500) remain in the Tier I and/or Tier II Funds. Additionally, any transfers into the Window Account will be restricted to vested dollars only.
- Trading restrictions prohibit you from transferring money directly from the Stable Value Fund into your Self-directed Window Account. You must first transfer these funds to another Tier I or Tier II Fund. The funds must remain in that investment option at least 90 days before they can be transferred into the Self-directed Window Account.
- Funds transferred into the Self-directed Window Account will be invested in the Alight Money Market Fund and are available for trading the next business day.[1]

Transferring Money out of Your Self-directed Window Account

You may transfer any amount of money from your Self-directed Window Account back into your Tier I and/or Tier II Funds at any time. Here's how:

- Sell the necessary Self-directed Window Account investment(s) (for example, the XYZ Mutual Fund).
- Once the trades settle, the proceeds will be invested in the Alight Money Market Fund within your Self-directed Window Account. This process will take three to five business days to complete depending on the settlement period of the investments liquidated.
- Once funds are in the Alight Money Market Fund, you can transfer back into any of the Tier I and/or Tier II Funds by requesting a transfer through 401(k) Plan website.

Fees

- You will be charged a $7.50 maintenance fee for each quarter you maintain a balance in the Self-directed Window Account.
- The maintenance fee is deducted pro rata across your Tier I and/or Tier II Funds.

[1]An investment in the Alight Money Market is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the fund seeks to preserve the value of your investment at $1 per share, it is possible to lose money by investing in the fund.

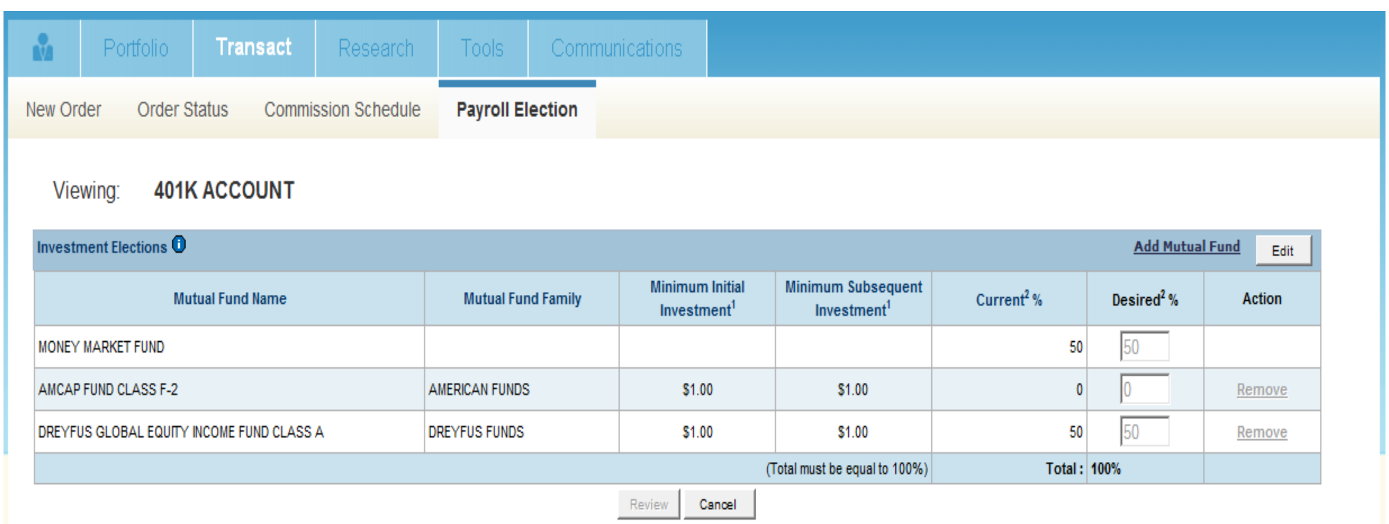
Using the Payroll Investment Program (PIP)

The program allows you to automatically invest your future payroll contributions in a select list of No-Transaction Fee (NTF) mutual funds.

- Payroll contributions to the Self-directed Window Account are initiated through the 401(k) Plan website. From the 'Savings and Retirement' menu select 'Change Investments' and then chose 'Change My Future Investments' to direct a portion of your future contributions to the Self-directed Window Account.
- If you set up payroll contributions to the Window Account, any unvested company contributions will be redirected to the QDIA (the age appropriate Target Retirement Fund).
- Decide what PIP mutual funds to invest your Self-directed Window Account payroll contributions in. For a list of available PIP funds, please visit the Knowledge Center located in the Customer Service tab of the Alight Financial Solutions website. You can also search for specific funds using the 'Add Mutual Fund' feature within the 'Payroll election' section of the website.
- Access the 'Payroll Election' (PIP) feature via the 401(k) Plan website under 'MANAGE' your Self-directed Mutual Fund Account. Click on "Alight Financial Solutions" in Step #3 under "Steps to Make Your Self-directed Window Payroll Investment Program Choices" as shown below.

Steps to Make Your Self-directed Window Payroll Investment Program Choices

1. Choose Change Future Investments.
2. Choose how much of your future contributions you would like to invest in the Self-directed Window. NOTE: No more than 95% of your total investment elections can be directed to the Self-directed Window.
3. To complete the process, access Alight Financial Solutions to make your Payroll Investment Program elections.



Mutual Fund Name	Mutual Fund Family	Minimum Initial Investment[1]	Minimum Subsequent Investment[1]	Current[2] %	Desired[2] %	Action
MONEY MARKET FUND				50	50	
AMCAP FUND CLASS F-2	AMERICAN FUNDS	$1.00	$1.00	0	0	Remove
DREYFUS GLOBAL EQUITY INCOME FUND CLASS A	DREYFUS FUNDS	$1.00	$1.00	50	50	Remove
			(Total must be equal to 100%)	Total :	100%	

*Investments into the selected PIP funds will be processed on the business day following the posting of your payroll contributions to the Self-directed Window Account (Alight Money Market Fund). Your automatic payroll contribution will be invested in the Alight Money Market Fund on the day the payroll contribution is posted to you 401(k) Plan account. Those funds are then invested in the specific funds on the next business day.

Trading within Your Window Account

You can trade mutual funds online, through the automated phone system or by speaking to a brokerage representative any day the market is open.

Trading Regulations: The following are things you should know before you trade.

General Restrictions

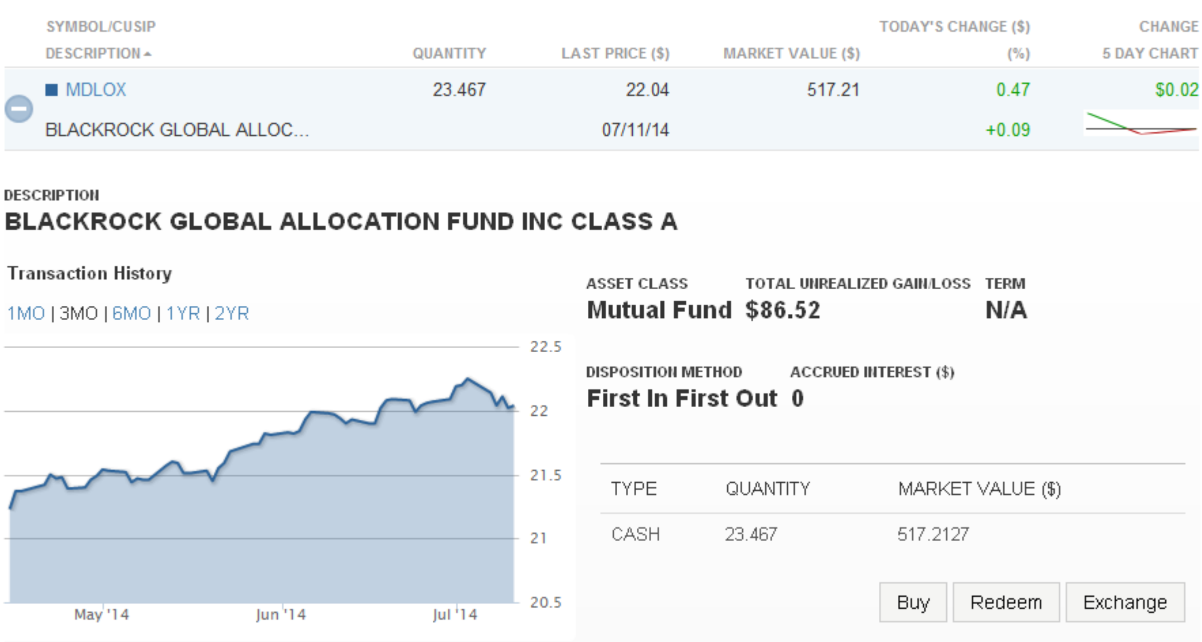
- You can only trade mutual funds in your Self-directed Window Account.
- Multiple share classes may be available. For expense and fund information on the different classes please reference the fund prospectus. To obtain more information on fund minimums and waivers please contact a brokerage representative.
- You may not take a distribution or loan directly from the Self-directed Window Account. If you take a loan or withdrawal from the 401(k) Plan, the money will be taken pro-rata from all your investments in the Tier I and/or Tier II Funds. If you do not have available money in the Tier I and/or Tier II Funds, you will not be allowed to take the loan or withdrawal. You need to allow time to first transfer money out of the Self-directed Window and into Tier I and/or Tier II Funds and then initiate your loan or withdrawal.

Settlement Periods

Generally, settlement periods are as follows:

Load Mutual Funds: Three business days
No-Load Mutual Funds: Next business day *(Some funds settle the same day)*

You must have sufficient cash or money market fund balances in your Self-directed Window Account to cover your trade and any applicable transaction fees at the time your order is placed.



Note: You should read the prospectus carefully before investing or sending money. For complete information about mutual funds, including investment policies, risks, considerations, charges, and expenses, a free prospectus may be obtained by contacting the fund company or Alight Financial Solutions. This includes the Alight Money Market Fund prospectus which can also be accessed via the Alight Financial Solutions **Knowledge Center** of the Alight Financial Solutions website.

UBS Self-directed Window Commission and Fee Schedule

Mutual Funds[1] - Fund listings are available in the Knowledge Center tab of the Alight Financial Solutions website.

No Transaction Fee (NTF) Funds – A subset of mutual funds offered with no transaction fees as long as the fund(s) is held longer than three (3) calendar months. Funds redeemed or exchanged within three (3) calendar months of the purchase date will incur a $50 transaction fee.

Eligible NTF Funds	No Transaction Fee[2]
NTF Funds Redeemed or Exchanged within 3 months of purchase date	$50 Transaction Fee

Transaction Fee Funds

Purchase or Sale of No and Low-Load Funds	$19.95
Exchange Between Funds in the same Fund Family and Share Class	$10.00
Representative Assisted Transactions	Additional $25.00[3]

Load Funds

Front-End Load Funds	Waived Sales Charge and No Transaction Fee

Converted Funds

UBS Funds	NTF and PIP Eligible
PIMCO Funds	Transaction Fees Apply
American Funds	Waived Sales Charge and No Transaction Fee

Account Fees

Duplicate Statement	$5.00

Please note account statements are available online under the Communications tab.

[1] Mutual Funds are offered by prospectus only. Alight Financial Solutions (AFS) may receive servicing fees from money market funds and mutual fund companies in addition to the clearing and execution fees charged to you. Please refer to the AFS Plan Participant Agreement for additional details. Investors should consider carefully information contained in the mutual fund prospectus, including investment objectives, risks, charges, purchase minimums and expenses. You can view a mutual fund prospectus by logging into your account and clicking on "View Prospectus" from a mutual fund quote in Quotes & News.

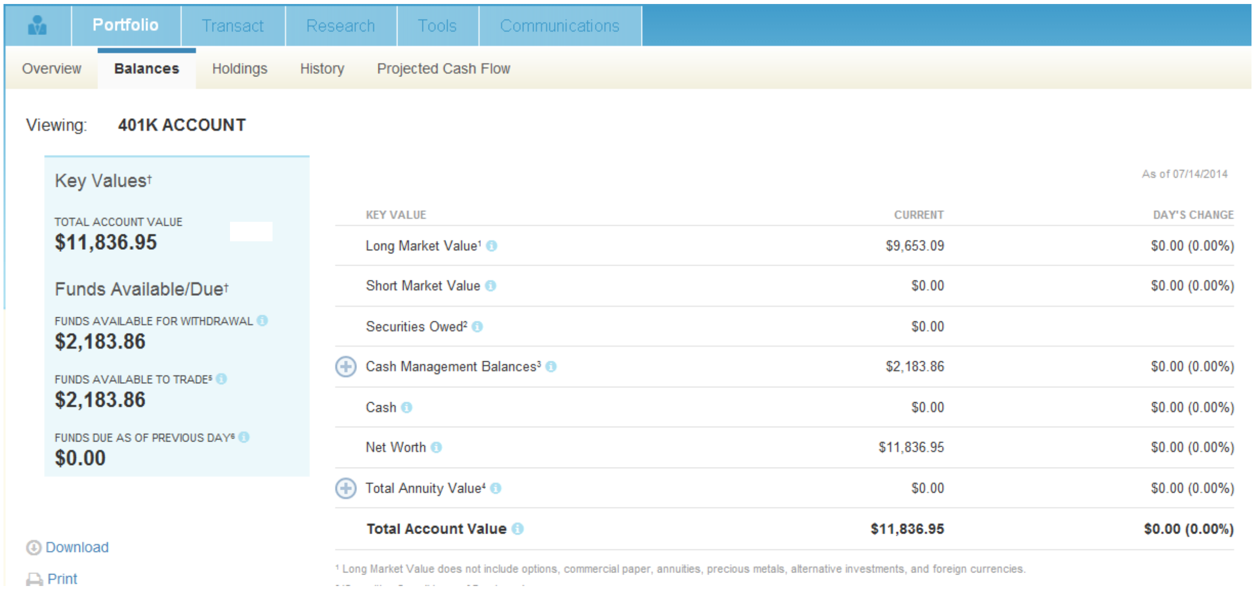
[2] The no transaction fee (NTF) eligibility applies only to the initial transaction fee associated with the purchase of the fund. It does not apply to any management fees or other expenses associated with the fund, including any redemption fees. For full details on these expenses/fees, please refer to the mutual fund prospectus.

[3] The representative assisted transaction fee only applies if a AFS representative places a trade for you. You can call and speak to a representative Monday through Friday from 9 am ET to 7pm ET for no additional charge.

Securities offered through Alight Financial SolutionsLLC, member FINRA, SIPC.
Alight Financial Solutions is a subsidiary of Alight SolutionsLLC.
Fee Schedule subject to change prospectively without prior notice.

Viewing Account Information Online

Choose the Portfolio tab to view account information, including balances (pictured below), portfolio holdings and history.



Receiving Electronic Statements and Confirmations

Paperless account documents are good for the environment. If you've provided AFS with a valid e-mail address, you will automatically be set up for online viewing of statements, confirmations, and other important records. If we do not have an e-mail address for you, you will receive brokerage statements and confirmations in the mail. You can change to electronic delivery at any time by following these instructions:

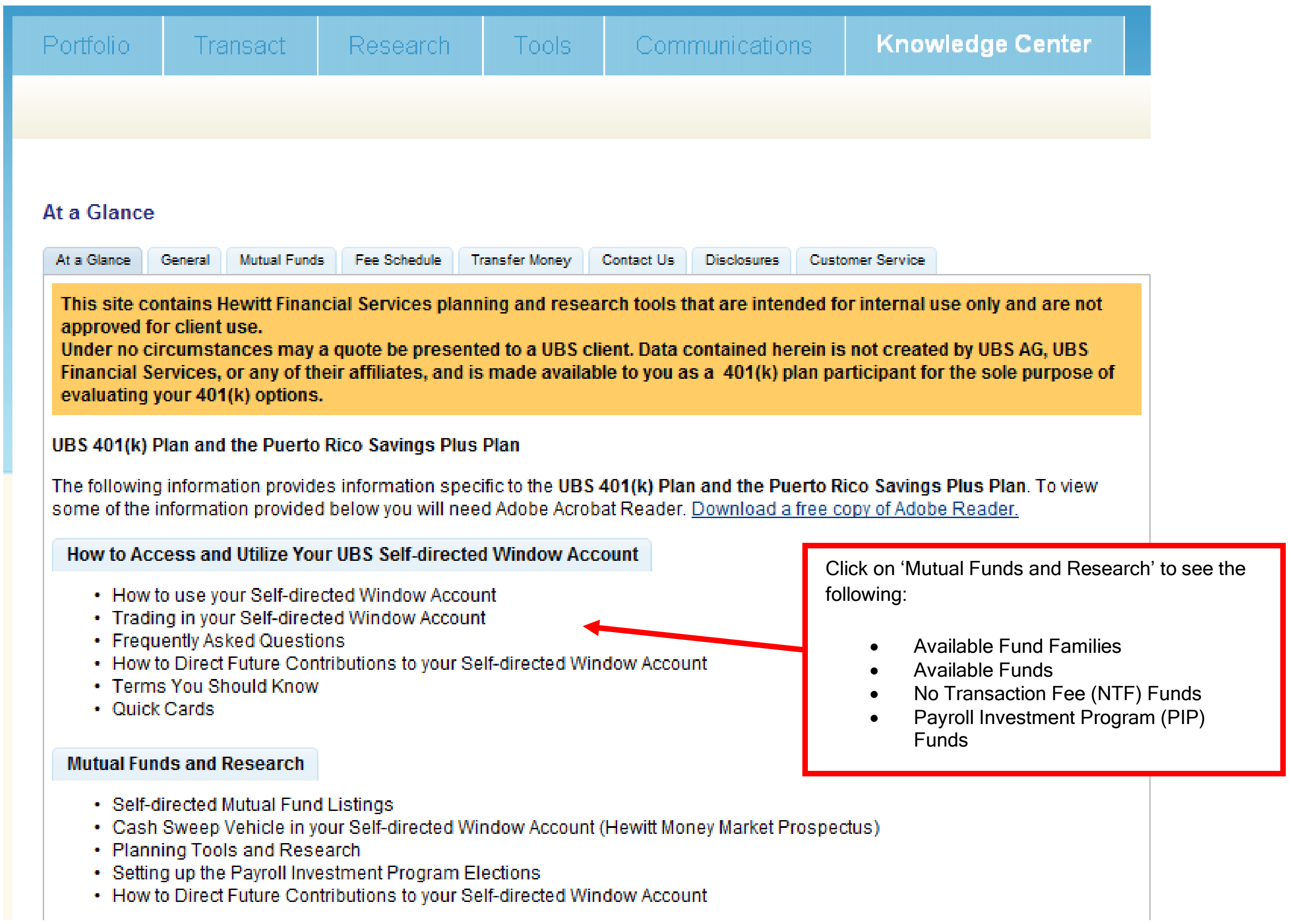
Switch to Electronic Document Delivery

Link to your Self-directed Window Account from your Plan's website:

1. Click the Communications tab.
2. Click the Settings tab.
3. Click e-Delivery Preferences.
4. Select Edit.

Accessing Additional Self-directed Window Account Information

Access additional information regarding your Self-directed Window Account via the Alight Financial Solutions Knowledge Center.



How to Access and Utilize Your UBS Self-directed Window Account – Includes a copy of this guide, frequently asked questions, instructions on how to direct future contributions to the window account and a glossary of terms you should know.

Mutual Funds and Research – Provides listings of all mutual funds offered through Alight Financial Solutions as well as those funds available through the No Transaction Fee (NTF) and Payroll Investment Program (PIP

Fee Schedule for UBS Self-directed Window – A copy of the UBS Commission and Fee Schedule and a list of frequently asked questions about window fees

How to Transfer Money To and From your Self-directed Window Account – Step by step instructions on transferring money, taking a loan and the Alight Money Market Prospectus.

Contact Alight Financial Solutions – Information on contacting Alight Financial Solutions by email, mail, phone or fax.

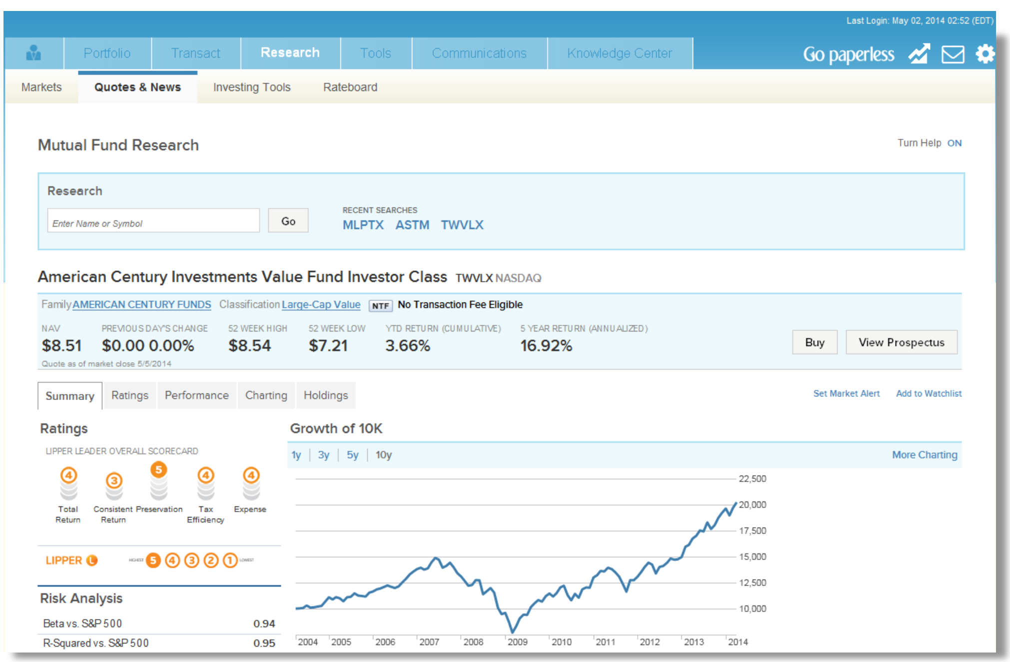
Disclosures – Additional disclosures related to your Self-directed Window Account.

Quotes & News

Alight Financial Solutions planning and research tools are intended for internal use only and are not approved for client use. Under no circumstances may a quote be presented to a UBS client. Data contained herein is not created by UBS AG, UBS Financial Services, or any of their affiliates, and is made available to you as a 401(k) plan participant for the sole purpose of evaluating your 401(k) options.

Get quotes for stocks, options or mutual funds Obtain the latest news headlines for each stock, as well as detailed information—including last bid, ask and volume numbers. You can also view charts for each security and modify the time series to track its price movement over time (up to ten years). You will have access to consensus research ratings for equities, insider ownership, earnings, annual reports[1] and SEC filings for the company you are researching. You can put your knowledge to work by creating watchlists of securities to track quotes and price performance.

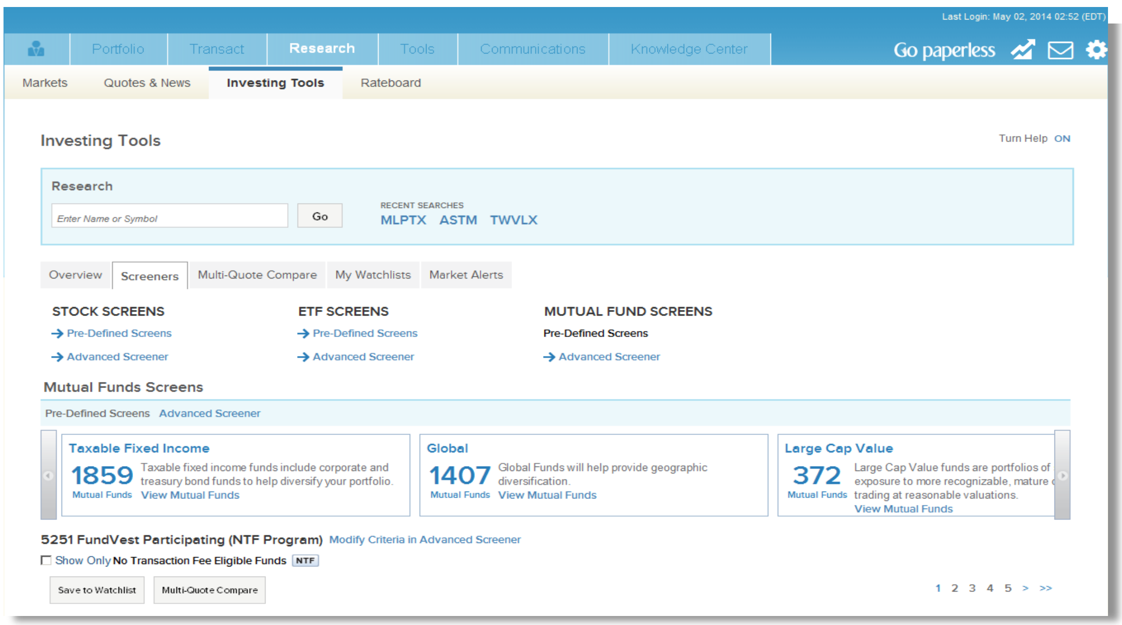
You should carefully consider the investment objectives, risks, charges and expenses of mutual funds before investing, and also know that they may not be available in all jurisdictions. Please request the prospectus and, if available, the summary prospectus of each individual mutual fund and read carefully before investing. Information and content available on AlightFinancialSolutions.com is not intended as and does not constitute an offer, solicitation or recommendation to purchase or sell any security. Past performance is not indicative of and is not a guarantee of future performance.



[1]Not all companies' annual reports are made available via this service.

Tools

The Tools section provides robust investment screening tools for equities and mutual funds. You can evaluate all available mutual funds from many different fund families, and evaluate funds that participate in the no-transaction-fee program. These straightforward screeners include pre-defined screens in which the criteria is preset and more advanced screens if you wish to filter your list of criteria (including fund family, profile, performance, risk, portfolio, and analyst rating categories).



Watchlists

Create customized watchlists of your preferred equities or mutual funds. Price, news, volume and watchlist alerts are among the available features.

Set price, news, volume, and watchlist alerts on the securities you are most interested in following. It is easy to set up delivery to an e-mail address of your choice. You can even put a hold on alerts while on vacation and resume them when you return.

How to Contact Alight Financial Solutions

Client Services–For assistance with trading, account information, or general investment questions 9am - 7pm EST, Monday through Friday	+1.888.251.2500
Email–For general questions	hfscustomerservice@alight.com
Correspondence Via Fax	+1.847.554.1444
Correspondence Via Regular Mail	Alight Financial Solutions PO Box 563901 Charlotte NC 28256-9953
Overnight, Certified, and Signature Required Customer Correspondence	Alight Financial Solutions 4828 Parkway Plaza Blvd Suite 100 Charlotte, NC 28217

How to Contact Your 401(k) Plan

Online	http://resources.alight.com/ubs
Benefits Express (U.S) 9am - 7pm EST, Monday through Friday	+1.888.251.2500
Benefits Express (outside U.S.) 9am - 7pm EST, Monday through Friday	+1.646.254.3465

Securities offered through Alight Financial Solutions LLC, member FINRA, SIPC.

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Alight Financial Solutions LLC, member FINRA, SIPC, is a broker/dealer that primarily provides services to retirement plans. It is a subsidiary of Alight Solutions LLC, a global human resources outsourcing and consulting firm, founded in 1940 and headquartered in Lincolnshire, Illinois. Securities are offered by Alight Financial Solutions, Member FINRA, SIPC.