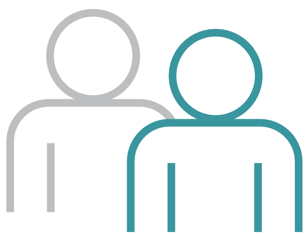
UBS

The multiplier effect

Value your equity awards twice as much—or more.

We can help you value your equity awards as much as your company values you. Our most recent survey of employees discovered that if you follow the three steps below, you'll appreciate your equity awards two times more. In fact, if you follow these three steps with a UBS Financial Advisor, you'll appreciate your equity awards significantly more than that**.** That can mean a lot for your future.

Step 1: Build equity awards into your broader financial picture. This way, your equity awards will work with your other assets to help you reach your financial goals.



Step 2: Seek advice on company stock holdings and beyond. Employees in the U.S. and in many other countries have access to a UBS Financial Advisor who has expertise that can help them make smart decisions about equity awards.

Step 3: Diversify company stock holdings. A portfolio that's balanced with investments spread across many areas of the economy can help protect what you worked hard for.

Planning. Advice. Diversification. It adds up. Taking any one of these steps will help you better understand the value of your equity awards, but there's a cumulative effect if you take all three steps: your appreciation for what you can do with your awards may be significantly more.

Explore the full report at ubs.com/morevalued

Take your first step. Call your UBS Financial Advisor to discuss your awards. Not sure who your UBS Financial Advisor is? Log in to UBS One Source to find out.

> "My advisors have been able to help me plan for the future after considering all aspects of my financial situation, including my stock distributions."
>
> – Vice President at a major company