

Built-in simplicity

Banking solutions on the new UBS Online Services

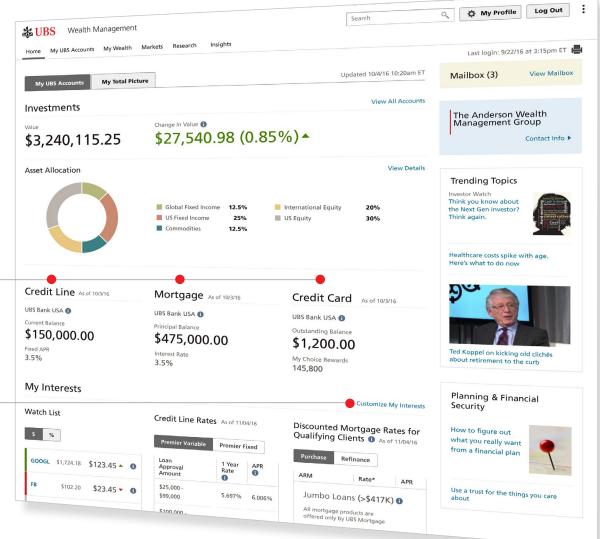
UBS Online Services offers a simpler, more intuitive way to navigate and manage your financial life. This includes your investment accounts, credit line, mortgage and credit card accounts. You can see your account activity, transfer funds, pay bills, order checks and more—all from one place in just a few clicks. It's all part of our holistic wealth management experience we call: Advice. Beyond investing.

Home page

The home page is your starting point for accessing all the features and benefits. It gives you a snapshot of all your UBS accounts.

Conveniently view key account information, including credit lines, mortgages and credit cards, right on your home screen.

Customize the information you want to see on your home page, with current credit line and mortgage rates.

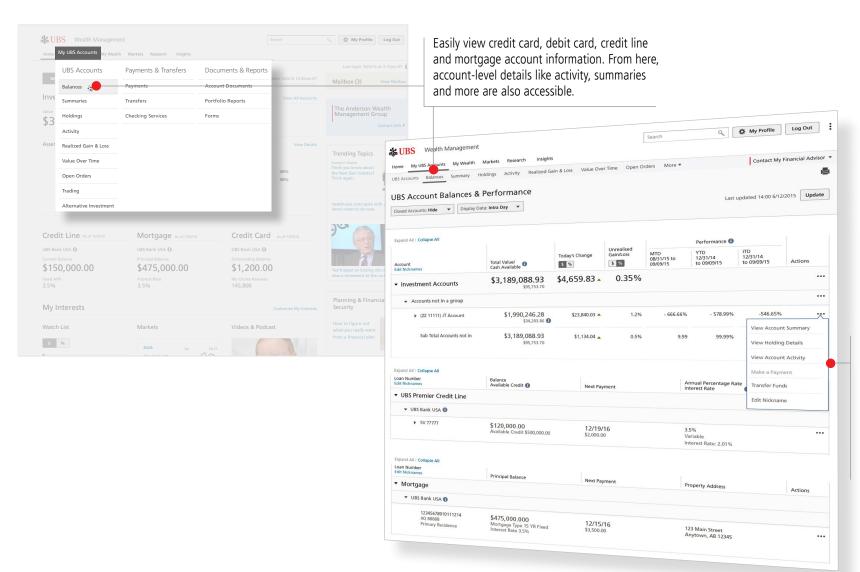


Have questions?

Contact the Online Services Center at 888-279-3343, e-mail onlineservices@ubs.com or call your UBS Financial Advisor.

Navigation

You can navigate easily to whatever you want to do by clicking on "My UBS Accounts" and choosing from the menu.



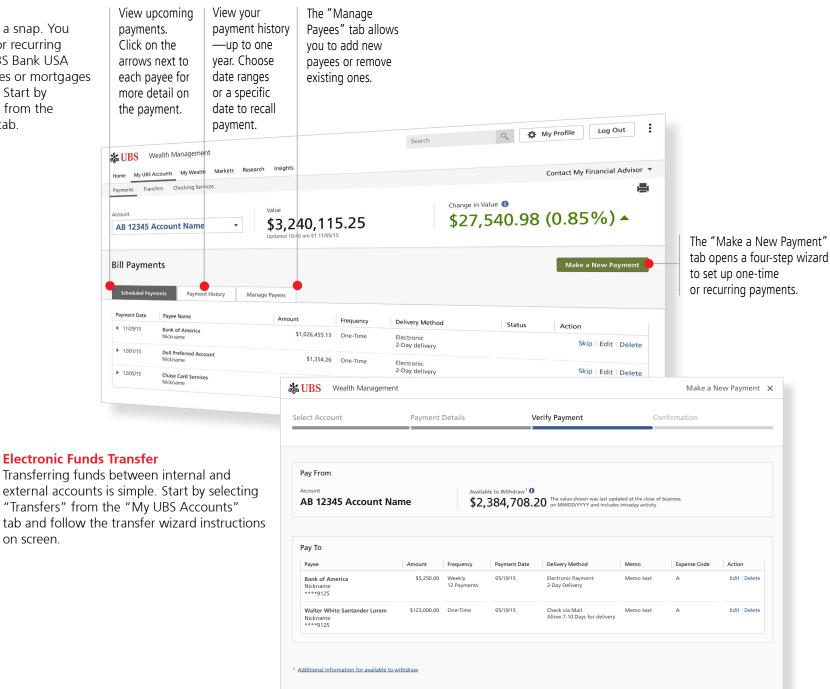
The "Actions" feature offers a quick way to initiate transactions, view activity, make payments* and more.

'The "Payments and Transfers" feature in the "Actions" menu will be available later in 2017.

Payments

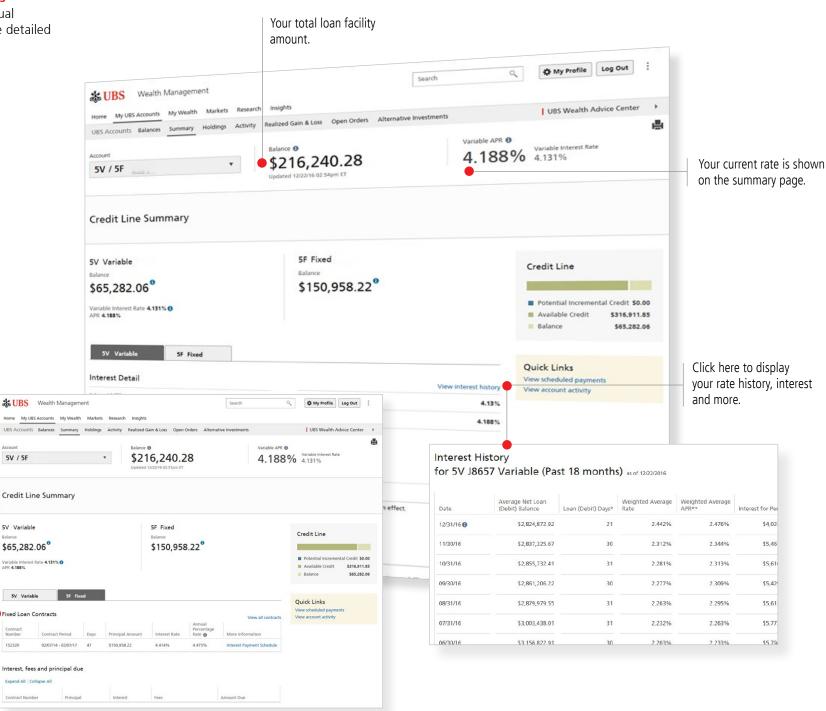
We made paying bills a snap. You can set up one-time or recurring payments for bills, UBS Bank USA credit cards, credit lines or mortgages with just a few clicks. Start by selecting "Payments" from the "My UBS Accounts" tab.

on screen.



UBS Premier Credit Lines

Diving deeper into individual accounts gives you a more detailed view into that account.



View your fixed rate loan contracts by going to the fixed account tab.

5V / 5F

5V Variable

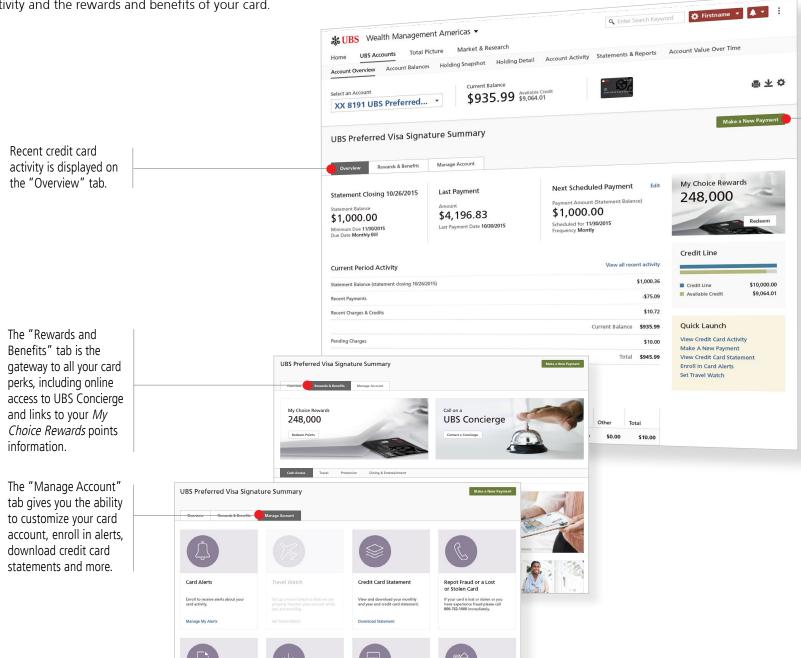
\$65,282.06°

5V. Variable

Fixed Loan Contracts

UBS Credit Cards

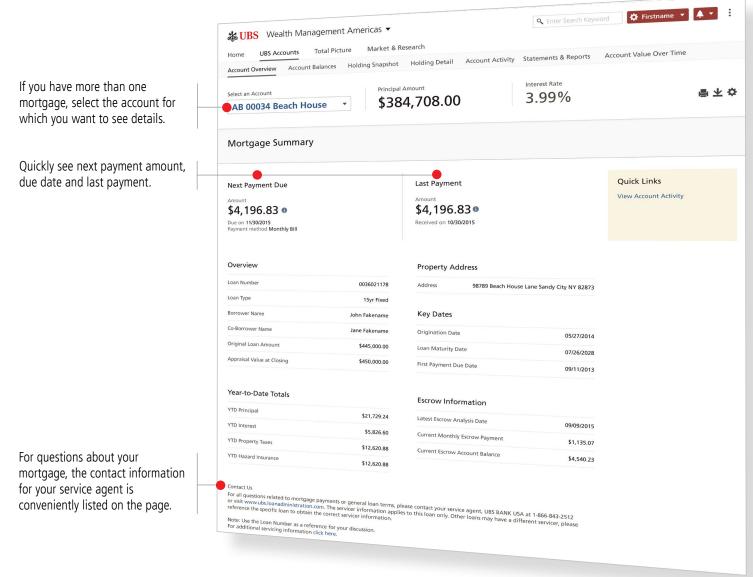
We made managing your UBS credit cards easier, with an overview on the summary page with quick access to activity and the rewards and benefits of your card.



"Make a New Payment" opens a four-step wizard to set up one-time or recurring payments.

Mortgages

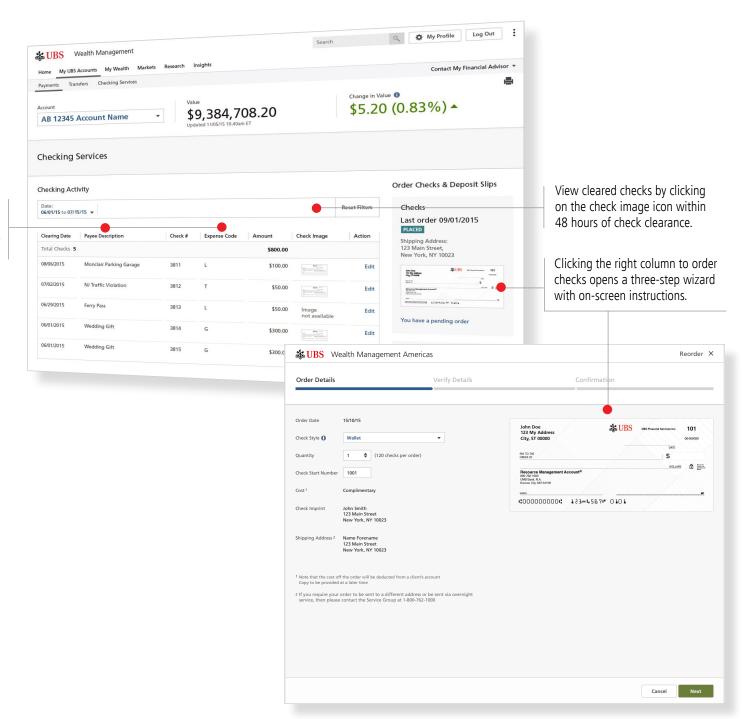
The "Mortgage Summary" page gives a detailed view of your loans including rate information, escrow details, year-to-date interest paid, maturity date and more.



Checking Services

You can access "Checking Services" from the "My UBS Accounts" tab in the main menu under the "Payments" section. The screen displays the total number of cleared checks and total dollar amount.

You can change/edit payee description and/or expense code. Just click on the check image icon or "Edit." Once you make changes, simply "Update" and "Save changes."



For illustrative purposes only.

The information is provided as a courtesy and is not your actual loan statement. Please refer to the monthly statement that you receive from UBS or servicer for current loan details.

Credit Lines are securities backed loans provided by UBS Bank USA, an affiliate of UBS Financial Services Inc. Credit Lines are full recourse demand loans, are subject to credit approval and are "margin loans" subject to collateral maintenance requirements (i.e., margin requirements). The lender can: (i) demand repayment and/or (ii) change collateral maintenance requirements (i.e., margin requirements) at any time without notice. If the required collateral value is not maintained, the lender can require you to post additional collateral (commonly referred to as a "margin call"), repay part or all of your loan and/or sell your securities. Failure to promptly meet a margin call or repayment or other circumstances (e.g., a rapidly declining market) could cause the lender to liquidate some or all of the collateral supporting the Credit Lines to repay all or a portion of the outstanding Credit Line obligations. Any required liquidations may result in adverse tax consequences. You are personally responsible for repaying the Credit Line in full, regardless of the value of the collateral.

Credit Lines are "non-purpose" loans and may not be used directly or indirectly to purchase, trade or carry securities or to repay debt (a) used to purchase, trade or carry securities or (b) to any affiliate of UBS Bank USA. Additional limitations and availability may vary by state. Prepayments of UBS Fixed Credit Lines will be subject to an administrative fee and may result in a prepayment fee.

Neither UBS Financial Services Inc. nor UBS Bank USA provide legal or tax advice. You should consult your legal and tax advisors regarding the legal and tax implications of borrowing using securities as collateral for a loan. For a full discussion of the risks associated with borrowing using securities as collateral, you should review the Loan Disclosure Statement that will be included in your application package. Securities backed financing involves special risks (including, without limitation, being subject to a margin call if certain collateral value requirements are not met) and is not suitable for everyone.

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The proceeds of a UBS Bank USA loan cannot be used to either purchase, carry or trade in securities or to repay any debt to any affiliate of UBS Mortgage.

The My Total Picture service enables UBS to retrieve information about your non-UBS accounts ("Outside Accounts") at your direction from the other financial institutions' websites. The service is provided for your convenience and information only. Unless we agree in writing otherwise, UBS does not provide advice or recommendations with respect to your Outside Accounts and is not responsible for activity or transactions you conduct in your Outside Accounts. UBS does not verify the holdings, valuations or other information we receive about your Outside Accounts. UBS Financial Services Inc.'s SIPC coverage and supplemental SIPC insurance only apply to eligible assets held by UBS Financial Services Inc.

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