








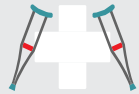


2021 Benefits

At a Glance

At UBS, each employee contributes to the success of the firm. That's why UBS provides all full-time and part-time employees who work at least 20 hours per week with a rich selection of benefits designed to enhance and protect their physical, emotional and financial health. When you are at your best, so is UBS!

Health & Wellness Plans 	Life, Accident & Disability Plans 	Wealth Accumulation Plans 	Other Programs 
<p>Consumer Directed Health Plan (CDHP)</p> <ul style="list-style-type: none"> You select the Core or Core Plus option You select the carrier: Aetna, Cigna, Anthem or Kaiser (in certain locations) Coverage includes preventive care services at 100%, prescription drug benefits, mental health and substance abuse benefits Large network of doctors and hospitals If you participate in the CDHP, you can open a Health Savings Account (HSA) to save pre-tax dollars for eligible healthcare expenses (e.g., annual deductible). The HSA can also include up to \$1,400 annually from UBS, including wellness incentives <p>Alight Healthcare Navigation</p> <ul style="list-style-type: none"> A dedicated Health Pro and fully integrated suite of tools to support your benefits choices <p>PinnacleCare Referral & Advisory Program</p> <ul style="list-style-type: none"> Help identifying the next best steps when facing a serious medical condition <p>WINFertility</p> <ul style="list-style-type: none"> Personalized guidance and support to navigate benefits available to you to expand your family through fertility treatments, adoption and surrogacy 	<p>Critical Illness Insurance</p> <ul style="list-style-type: none"> Provides financial protection by providing a lump-sum benefit upon diagnosis of a covered illness. To be eligible, you must be enrolled in medical coverage (either through a UBS-sponsored medical plan or elsewhere) Elect coverage of \$20,000 or \$40,000 <p>Hospital Indemnity Insurance</p> <ul style="list-style-type: none"> Provides financial assistance in the event of a hospital or ICU admission <p>Basic Life Insurance</p> <ul style="list-style-type: none"> Offered at no cost to eligible employees Coverage equal to one times (1x) Benefits Base Salary; minimum \$50,000, maximum \$150,000 <p>Supplemental Life Insurance</p> <ul style="list-style-type: none"> Elect coverage equal to 1 to 8 times your compensation (\$5 million limit)* Evidence of insurability is required for amounts over 5x your compensation or \$1.5 million <p>Spouse/Partner Life Insurance</p> <ul style="list-style-type: none"> Elect coverage in increments of \$25,000, up to a maximum of \$125,000* 	<p>401(k) Plan</p> <ul style="list-style-type: none"> Allows you to make before-tax, after-tax and Roth 401(k) contributions, up to annual IRS limits The firm matches 100% of your payroll contributions to the Plan, up to 6% of eligible compensation, with an annual maximum of \$8,000 The firm also credits 401(k) Plan accounts with annual Retirement Contributions ranging from 2.0% to 3.5%, based on length of service if your eligible compensation is up to \$200,000 and 2.0% if your eligible compensation is greater than \$200,000 regardless of length of service, up to annual IRS limits A wide range of investment options are available in the 401(k) Plan account, including Target Retirement funds, Core Tier Funds (including UBS Company Stock) and mutual funds through the Self-directed Mutual Fund Window 	<p>Group Legal Plan</p> <ul style="list-style-type: none"> Elect this benefit for affordable access to network attorneys for personal legal services Choose from Basic coverage or Comprehensive coverage <p>Work/Life Assistance Program</p> <ul style="list-style-type: none"> Offered at no cost through Corporate Counseling Associates (CCA) Confidential service for you and your family members <p>Headspace</p> <ul style="list-style-type: none"> Free membership for the Headspace mobile app which provides guided meditation and other ways to improve mental health and sleep <p>UBS Financial Wellness</p> <ul style="list-style-type: none"> Access to educational content, digital tools and licensed Financial Wellness coaches to support informed financial decisions <p>Tuition Assistance Program</p> <ul style="list-style-type: none"> Designed to assist eligible employees to further their professional development Employees with over 6 months of service are eligible Maximum annual: \$8,000

*Rates are based on age and tobacco-user status.

Health & Wellness Plans 	Life, Accident & Disability Plans 	Wealth Accumulation Plans 	Other Programs 
<p>Flexible Spending Account (FSA) Options</p> <ul style="list-style-type: none"> Health Care FSA (general purpose): If enrolled in a medical plan option other than UBS or are ineligible for the HSA, you may contribute up to IRS maximum of \$2,750 Limited Purpose FSA (dental and vision): If enrolled in a UBS offered medical plan (Core or Core Plus), you may contribute up to IRS maximum of \$2,750 Dependent Care FSA: If you have eligible dependents, you may contribute up to IRS maximum of \$5,000, including a \$1,000 annual contribution from UBS for eligible employees* <p>UBS Dental Plan</p> <p>You have two dental plan options:</p> <ul style="list-style-type: none"> Cigna PPO: Annual maximum benefit per family member is \$2,000 in-network/\$1,500 out-of-network. Lifetime orthodontia maximum: \$2,000 in-network/\$1,500 out-of-network per family member Cigna HMO: No deductible and procedures such as fillings and root canal extractions are covered at 100%. Also, no annual maximums or orthodontia maximums <p>UBS Vision Plan</p> <ul style="list-style-type: none"> The vision plan includes 100% coverage for in-network annual eye exam and prescription eyeglass lenses, as well as coverage for frames and contact lenses <p>Gympass</p> <ul style="list-style-type: none"> Access to thousands of gyms and fitness studios, virtual personal training, live-streamed classes and on-demand wellness partners through a discounted monthly membership plan <p>Quit for Life Tobacco Cessation Program</p> <ul style="list-style-type: none"> Offered at no cost; Provides a step-by-step program to help you quit using tobacco 	<p>Accidental Death & Dismemberment Ins</p> <ul style="list-style-type: none"> Can be purchased in \$10,000 increments, up to \$1,750,000 <p>Business Travel Insurance</p> <ul style="list-style-type: none"> Offered at no cost to eligible employees Maximum Coverage: \$1,250,000 <p>Short-Term Disability</p> <ul style="list-style-type: none"> Offered at no cost to employees Benefit is based on length of service with the firm and compensation <p>Long-Term Disability</p> <ul style="list-style-type: none"> If you are ill or injured and are unable to work on a continuous basis for more than 26 weeks, you may be eligible for Long-term disability benefits. Generally, the Long-Term Disability (LTD) Plan picks up when your Short-Term Disability Plan benefits end. UBS provides employees with Basic LTD coverage. This replaces 50% of your LTD BBS up to a maximum of \$5,000 per month, or \$60,000 per year You can also enroll in Supplemental LTD coverage. Basic and Supplemental LTD coverage offer a combined benefit of 60% of LTD BBS, up to \$30,000 per month 	<p>Puerto Rico Savings Plus (PRSP) Plan</p> <ul style="list-style-type: none"> Allows employees in Puerto Rico to save on a before-tax basis up to the IRS limit Investment options are similar to the 401(k) Plan options, with slight variations. (Roth is not a feature of the PRSP) <p>Health Savings Account (HSA)</p> <ul style="list-style-type: none"> Can be used as a wealth accumulation plan for your future healthcare expenses Can contribute on pre-tax basis up to IRS annual limit (\$3,600 for employee-only coverage and \$7,200 for family coverage) Age 55 and older can contribute additional \$1,000 in catch-up contributions Triple-tax advantaged Can be carried over every year and can be taken with you if you leave the firm Option to invest in mutual funds when account balance is over \$1,000 <p>Equity Plus Plan</p> <ul style="list-style-type: none"> An after-tax stock purchase plan Allows employees to purchase UBS Group stock Receive one notional share for every three shares purchased, maximum of \$20,000 per plan year <p>Employee Pricing</p> <ul style="list-style-type: none"> Less expensive ways to trade equities and options through your accounts at UBS 	<p>Parental & Family Care Leave</p> <ul style="list-style-type: none"> Provides eligible employees with up to twenty (20) weeks of paid leave following the birth, adoption or foster care placement of a child New parent coaching for employees (and their managers) before they go on child care leave and as they transition back Enhanced family care provides the flexibility to take up to four (4) weeks of paid time off to care for a parent or other family member with a serious health condition Grandparent leave: up to three days paid leave following birth, adoption or placement <p>Adoption Reimbursement</p> <ul style="list-style-type: none"> Reimbursement for a newly adopted child is \$10,000 Reimbursement for surrogacy expense of \$10,000 (taxed at normal rate) <p>Rethink Benefits</p> <ul style="list-style-type: none"> Support for families caring for a child with learning, social, or behavioral challenge or a developmental disability. <p>Bright Horizons</p> <ul style="list-style-type: none"> Back-up care for up to 20 days per dependent per year at a discounted rate, including in-home care <p>Milk Stork</p> <ul style="list-style-type: none"> A means for breast-feeding mothers to pack and ship their milk home when traveling for business <p>America's Warrior Partnership</p> <ul style="list-style-type: none"> Support for military-connected employees and their families <p>Flexible Work Arrangements to balance professional and personal demands</p>

* To be eligible for the contribution, your 2021 Benefits Base Salary must be under \$100,000.

The plan documents of the plans/programs identified above will control (all collectively referred to as "Plan Documents"). As a result, if there are any conflicts between this document and any of the Plan Documents, the terms of the Plan Documents will govern. As a result, nothing in this document alters or changes the Plan Documents and nothing in this document creates any vested or contractual rights of any kind. UBS reserves the right to amend and/or terminate its compensation and benefits plans at any time in its sole discretion and all benefits described in this document will be subject to the terms and conditions of those plans as may be amended from time to time.

LET'S LEARN. LET'S ENROLL. LET'S BE WELL