



Important Information about the display of assets and valuations

The account information available to you on UBS Online Services is provided for informational purposes and solely as a personal reference tool. The information provided (including pricing, and realized gains or losses) does not supersede or replace your monthly UBS Financial Services Inc. account statement. Rely solely on year-end tax forms (e.g., Form 1099, 5498, 1042-S, etc.) when preparing your tax return. UBS does not provide tax or legal advice. Please consult your own tax or legal advisor regarding your specific situation.

Your account value excludes unpriced securities and other items not in your net account value (e.g., direct/private investments). Certain security prices are not updated daily. Prices displayed may be higher or lower than the price that you would actually receive in the market. Prices are obtained from various third party sources which we believe to be reliable, but we do not guarantee their accuracy. Refer to the last page of your account statement for more information about pricing methodologies. To obtain current quotations, when available, contact your Financial Advisor.

Insurance and annuity products included in the account value are not held at UBS Financial Services Inc. These products are held at and valued by third party insurance companies unaffiliated with UBS and the value stated may be up to 30 days old. UBS does not guarantee the accuracy of these values and surrender charges may apply.

529 College Savings Plans are not held at UBS Financial Services Inc. and include an estimated "value" for your investment for informational purposes only. Such value is based on the records of the sponsor of such college savings plan and is generally not verifiable by us on an ongoing basis. Therefore, the accuracy of the information cannot be guaranteed. The value reflected does not necessarily represent the value you would receive from the sponsor of the college savings plan or its agents liquidation.

Certain other assets are not held by UBS Financial Services Inc. and not within the Firm's possession or control. These assets are displayed for your convenience

and informational purposes only. Positions and values presented are provided by the issuing firm. UBS is not responsible for any positions and value information and does not guarantee its accuracy. These assets are not protected by SIPC or the firm's supplemental SIPC coverage.

Private investment securities (including direct participation program and real estate investment trust securities) and structured products are generally highly illiquid. We provide estimated values for private investment securities and structured products for informational purposes only. Accuracy is not guaranteed. Prices are estimated values obtained from third parties, issuers, general partners or sponsors, and such prices are generally updated on a regular (monthly, quarterly, annual or semi-annual) basis. These values may differ substantially from prices, if any, at which a private investment security or structured product may be bought or sold and do not necessarily represent the value you may receive upon liquidation. See the back of the last page of your account statement for additional information. You can obtain additional information regarding the methodology used to determine the estimate of value and the date of the information that is the basis for the estimate by contacting your Financial Advisor.

Interest bearing certificate of deposit positions are displayed at an estimated market value rather than the value at maturity.

If your account includes restricted securities, these are reflected in your account value at the market price of the unrestricted stock of the same issuer. This is an imputed value presented for informational purposes only and may not represent the price at which the security may be sold. Restricted securities generally are not eligible for public sale. These securities may be illiquid and/or subject to restrictions on resale/surrender which may substantially reduce their value.

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