



My Total Picture Legal Disclosure

By adding your Outside Accounts held at other financial institutions unaffiliated with UBS via My Total Picture, you authorize UBS and/or our service providers to use the required login credentials/information provided by you in order to access your Outside Accounts, retrieve your account information from other financial institutions' websites and publish such information as part of this service.

My Total Picture is provided for your convenience and information only. Certain functionalities are provided by third party service providers engaged by UBS.

The information about your Outside Accounts (and any analysis or reports based on that information) may not be accurate if you do not provide current information or the service cannot properly refresh the data from your Outside Account. You should not rely on the information regarding your Outside Accounts for trading or transactional purposes. *Please note the last refreshed date/time shown for each Outside Account.* UBS does not verify or reconcile the holdings, valuations or other information we receive about your Outside Accounts or provide valuations of the assets or liabilities held in your Outside Accounts. The values ascribed to your Outside Account assets may vary from the values UBS would assign if UBS held the same assets because other financial institutions may use different sources for pricing data or different methodologies. For Outside Accounts denominated in a foreign currency, all balances and security prices UBS receives will be converted and displayed in U.S. Dollars. 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.

Your UBS account statements are the only official record of your UBS Financial Services Inc. accounts. You should review and maintain the account statements and other documents provided by other financial institutions for your Outside Accounts, which may contain notices, disclosures and other important information. Cost basis or unrealized gain/loss information and classifications of the account types or asset categories for Outside Accounts are shown as received from the custodian of your Outside Accounts. UBSFS and its Financial Advisors do not provide tax advice. You should contact your custodian if you have any questions about your Outside Accounts.

Certain products and services described herein may not be available to all clients or in all jurisdictions. UBS Financial Services Inc.'s SIPC coverage and supplemental SIPC insurance only apply to eligible assets held by UBS Financial Services Inc. You should contact the financial institutions holding your Outside Accounts to inquire whether they are SIPC members and whether your Outside Accounts are protected by SIPC.

All mortgage products are offered by UBS Bank USA—Member FDIC (NMLS No. 947868). All loans are subject to underwriting, credit and property approval. Not all products are available in all states, or for all loan amounts. Other restrictions and limitations may apply. Residential mortgage loans are available within the 50 states of the United States of America and the District of Columbia.