



# UBS Financial Services e-Delivery Agreement



## UBS Financial Services e-Delivery Agreement Revised August 2018

### **Effective immediately, previous versions of our electronics delivery agreement are replaced with the version that appears below.**

UBS offers certain communications through electronic delivery. Categories of communications you may enroll in for e-Delivery include:

- Statements for your UBS accounts, which include your UBS Visa Signature credit card statement from the Card Issuer; notices delivered on or with statements such as our annual Client Privacy Notice; and messages about transactions and payments.
- Trade confirmations and notices regarding account activity.
- Shareholder communications, including annual and other shareholder reports, preliminary and final prospectuses, proxy materials and information about other corporate actions. Shareholder communications also includes all account documents related to Investment Advisory accounts, including Form ADV disclosure brochures, manager profiles, asset allocations, performance reports and other disclosures, reports and notices related to advisory accounts and fee-based financial planning services.
- Quarterly performance reports.
- Corporate Employee Financial Services plan advices.
- Tax reporting documents, including 1099s and other tax documents that are available now or become available in the future.
- Agreements and disclosures relating to the accounts, features and services we offer.

Any member of your household may enroll any other household account in electronic delivery of these periodic communications, except for tax reporting documents. By enrolling in e-Delivery of any communications described above, you agree that we may also deliver similar firm documents electronically that may be available now or in the future. When available, confirmations of your personal and account information may be included with related documents that are delivered electronically through UBS Online Services or any other secure method.

**Please note:** These confirmations are sent periodically and to confirm certain changes to your account information. These confirmations may be viewable by other members of your household through UBS Online Services or other secure methods. Contact your Financial Advisor if you prefer to receive private, paper versions of confirmations of personal and account information instead of electronic versions.

If you enroll in e-Delivery for any of the communications described above, the following terms and conditions will apply to all of the UBS accounts (current and future) in your UBS statement household.

- A valid e-mail address is required for our e-Delivery services and you are responsible for notifying UBS when your e-mail address changes; you may update your e-mail address online through UBS Online Services or by calling your Financial Advisor.
- Access to UBS Online Services is required for e-Delivery of documents that contain any personal information; we may, however, deliver such documents by other secure means in the future.
- Enrollment in e-Delivery is effective immediately and may be cancelled at any time, either by changing your elections online or by contacting your Financial Advisor; we confirm cancellations and other changes to your delivery preferences by e-mail or regular mail whether they were initiated by you or UBS.
- Enrollment for any e-Delivery services for any of your accounts will automatically apply to any accounts that you open in the future at UBS, subject to certain system limitations.
- You may request paper copies of any document we are required to deliver to you at any time for no additional charge by contacting your Financial Advisor.
- We notify you by e-mail when a new document is available; to protect your information, the electronic message generally includes a link to a secure UBS website where the document can be viewed and downloaded.
- If your e-mail address fails, we will mail paper copies of documents or a paper notice that a document is available with instructions on how to access it.
- By enrolling in e-Delivery, you confirm that you have access to a printer or other device to print or save documents you may wish to retain.
- We do not charge for e-Delivery, but your Internet access provider may have separate charges.

### **Additional information for Corporate Employee Financial Services clients**

The terms of our Electronic Delivery Agreement also apply to clients with limited purpose stock benefit plan accounts. References to Online Services in this Agreement are deemed to also apply to the UBS One Source website. Similarly, references to your Financial Advisor include the Corporate Employee Financial Services Service Center. Certain services, including quarterly performance reports, are not available with stock benefit plan services.

#### **Important disclosure regarding electronic delivery of tax statements**

- Enrollment in electronic delivery of Tax Statements includes 1099s and other tax related documents that are available now or become available in the future for the Accounts.
- If you do not consent to receive tax statements electronically, paper copies will be provided.
- Your enrollment will remain in effect until you

revoke it and applies to every year that the tax statements are furnished. You may withdraw your consent to electronic delivery of tax statements by changing your instruction on our Online Services Website or by sending a written notice to the UBS Financial Services Inc. branch office where you maintain your Account. We will confirm your unenrollment by e-mail or regular mail and a paper copy of your tax statements will be sent to you. If we terminate this e-delivery service, we will also notify you and send tax statements to you by regular mail.

- You may obtain a paper copy of your tax statements by printing them from our Online Services Website or by calling your Financial Advisor to request a copy. Tax statements will be available on our Online Services Website until at least October 15 of the year the tax statement was furnished.
- If we receive a report that the e-mail we sent you cannot be delivered, we will attempt to redeliver the e-mail. After three failed attempts we will send tax statements to you in paper.
- If your e-mail address changes, you may provide the updated e-mail address through our Online Services Website. You may update any of your personal or account information by contacting your Financial Advisor.
- Enrollment in this electronic delivery service requires that you have access to a computer with appropriate browser software and e-mail software as well as Internet access. To retain your own copies of the tax statements you will need access to a printer or the ability to save the documents. To view tax statements provided in Portable Document Format (PDF), you must have Adobe Acrobat Reader software. This reader is available for download, free-of-charge, from [www.adobe.com](http://www.adobe.com).

### More information about Electronic Delivery

Enrollment in electronic delivery of account statements includes any inserts and notices typically delivered with account statements or mailed directly to clients, such as amendments to account agreements, confirmation personal information we have recorded about you and your accounts, disclosures and other documents that we may choose to or be required to send to you.

Enrollment in delivery of Shareholder Communications and Advisory Account Documents includes annual and other shareholder reports, preliminary and final prospectuses, proxy materials, and if you have Advisory accounts, also includes all Advisory account documents, including Form ADV disclosure brochures, manager profiles, asset allocations, performance reports and

other disclosures, reports and notices related to Advisory accounts.

Our e-delivery services for shareholder communications (excluding Advisory account documents) are currently provided through Broadridge. We may change service providers or may provide this service through our own online services tool. If enrolled, you will receive an e-mail when shareholder communications are available for holdings in any Accounts in your household. The e-mail will either contain a link to the Internet address (URL) where the materials can be found or the actual documents contained in an attachment. If the materials are not made available electronically, you will receive the standard printed materials by regular mail or other method of delivery and may not receive a notice by e-mail. If, your e-mail address proves to be invalid, we will cancel your enrollment and you will receive a notification of the cancellation by regular mail. This notification will provide the URL to the electronic material, and will contain instructions to visit Online Services to re-enroll. You may request a printed set of shareholder materials for a particular mailing by contacting your Financial Advisor.

UBS Financial Services Inc. and its affiliates do not control any information appearing on the web site controlled by third party service providers and is not liable for the completeness or accuracy of any information presented on their web site or how service providers and others may use information you provide on the service provider's web site.

By visiting <https://east.investordelivery.com/eDelivery/index.do> and entering your unique enrollment number, you may update your contact information, such as e-mail address or personal identification number (PIN), or you may cancel your participation in electronic delivery of shareholder communications by selecting the cancellation option.

### General Terms and Conditions Regarding the Online Account Alerts

Account Alerts is your online message center for:

- Holdings Related (Called Bonds, Maturing Securities and Expiring Options).
- Research Ratings Changes.
- Generic Research Reports.
- Online Trade Status.
- Electronic delivery of documents and information relating to your accounts, as described in the Electronic Delivery Agreement.

Messages may be delivered to an e-mail address of your choice, as well as to a secure online inbox within Online Services.

### **Timing Retention and Transmission of Messages**

When you use the Alerts service, we cannot determine when and if you have received a message, nor can we guarantee message receipt and delivery times. UBS Financial Services Inc. is not be liable for any damages (including, but not limited to, missed trading opportunities) you may incur due to a delay in, or non-delivery of, a message through the Alerts service. Your inbox messages are regularly deleted to help you manage your messages. By using the Alerts service you are requesting that information be transmitted about you and your Accounts through unsecured and unencrypted media, via the Internet, to your e-mail address. There are risks associated with the transmission of account information over the Internet, including password theft and system outages and delays. We cannot be liable for any damages incurred by you that are related to the unauthorized use or misappropriation of information transmitted over the Internet.

### **Hardware and Software Required to Use the Alerts Service**

To receive Alerts you must have access to a computer with appropriate browser software and e-mail software as well as Internet access. To retain your own copies of any documents delivered electronically, you will need access to a printer or the ability to save the documents. To view documents provided in Portable Document Format (PDF), you must have Adobe Acrobat Reader software. This reader is available for download, free-of-charge, from [www.adobe.com](http://www.adobe.com)

### **Online Trading Order Status**

The online trading order status available through the Alerts service is a recap of your order and not a legal confirmation of your order. Upon execution of your order, an actual trade confirmation will be sent to you. You can also verify the execution of your order with your Financial Advisor, or by referring to the online trading transaction detail screen.

### **Research Report**

At your request, messages may be provided to you containing research reports (including, but not limited to, The Highlighted Stocks (SM) list and Focus List) for

informational purposes only. UBS believes the information in these reports is reliable, but cannot guarantee the accuracy, timeliness or completeness of this information. This information is not meant as a solicitation or recommendation by UBS Financial Services Inc. or your Financial Advisor. You should contact your Financial Advisor if you have any questions about this information.

### **Status of Your Investments**

At your request, messages may be provided to you updating the status of your investments, for informational purposes only. These messages include, without limitation, information about maturing securities, expiring options, and re-evaluations of certain investments held by you. This information is not meant as a solicitation or a recommendation by UBS Financial Services Inc. or your Financial Advisor. Please contact your Financial Advisor if you have any questions about this information.

### **Changes and Termination**

We may change our agreement with you upon notice. Your continued use of the service constitutes acceptance of the change. In our discretion, we may discontinue or change the online services or suspend your access to all or any part of the services for any reason and without prior notice. In the event of such changes, suspension or termination, UBS Financial Services Inc., its affiliates and their respective directors, officers, employees, agents, and Providers shall have no liability to you.

### **Relationships between UBS Financial Services Inc. and companies discussed in messages**

UBS Financial Services Inc., their affiliates, and their respective officers, directors, employees or stockholders may at times have an equity position (including, but not limited to, an arbitrage position) in companies discussed in Alerts messages. These parties may also buy or sell securities of such companies to or from customers of UBS Financial Services Inc. UBS Financial Services Inc. and their affiliates may also from time to time act as consultants to provide services to companies discussed in messages.

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