

UBS 401(k) Plan Highlights

Effective January 1, 2027

The UBS 401(k) Plan (the “Plan”) is designed to help you invest in your future.

Key Features of the Plan	
Plan eligibility	Eligibility is immediate for all UBS Eligible Employees, as defined under the Plan Document. You can enroll in the Plan at any time after hire.
Automatic enrollment	<p>You may enroll in the Plan at any time after you become eligible, including before the automatic enrollment date. If you do not make an election, you will be automatically enrolled in the Plan at a 3% pre-tax contribution rate unless you take affirmative action to cancel (opt out of) enrollment or change your enrollment within 45 days of your hire date. Your contributions will be invested in the Plan’s default fund, one of the T. Rowe Price Retirement Blend Trust Portfolios, based on your date of birth and an assumed retirement age of 65.</p> <p>Target date funds are an asset mix of stocks, bonds and other investments that automatically become more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.</p> <p>We encourage you to choose a contribution rate and investment options that are appropriate for you. If you don’t want to contribute to the Plan, you must change your contribution rate to 0%. You can change your contribution rate, select other available investment options, or opt out of the Plan at any time.</p> <p>If you are newly hired, you will receive a separate automatic enrollment notice from Fidelity Investments with detailed information, including when your paycheck deductions will begin. You may opt out within 45 days of your hire date.</p>
Your contributions	<p>You can contribute up to 85% of your eligible base compensation as pre-tax, Roth or after-tax contributions, or a combination, up to the annual Plan and IRS dollar limits. You can also make separate elections to contribute up to 85% of your eligible bonus on a pre-tax, Roth and/or after-tax basis, up to the annual IRS dollar limits. See the <i>Contribution limits</i> section for more information.</p> <p>A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½, or become disabled or die.</p>



Catch-up contributions	<p>If you have reached age 50 or will reach 50 during the calendar year and are making the maximum plan or IRS pre-tax and/or Roth contribution, you are eligible to make “catch-up” contributions. If elected, catch-up contributions will begin once you reach the maximum pre-tax and/or Roth IRS contribution limit. See the <i>Contribution limits</i> section for more information.</p>
Employer contributions	<p>Matching contributions</p> <p>UBS will match 100% of the first 6% of your pre-tax and/or Roth contributions (including catch-up contributions), up to a maximum match of \$10,200. The maximum match will be indexed annually. After-tax contributions aren’t eligible for matching contributions.</p> <p>Any contributions over 6% of your compensation are not matched; however, the maximum amount of the matching contribution will continue to be based on your annual eligible compensation and bonus. In certain circumstances, matching contributions will continue to be made in subsequent payroll periods until the maximum match for the Plan year is made to your account.</p> <p>Retirement Contributions: All eligible employees will receive Retirement Contributions of 2% of their eligible compensation up to a maximum annual contribution of \$5,000. The Retirement Contribution will be contributed each pay period based on your eligible compensation for that pay period. You will receive the Retirement Contribution whether you choose to contribute to the Plan or not.</p> <p>Generally, you must be employed by UBS on December 31 to retain the matching contributions and the Retirement Contribution for the year.</p> <p>Your matching contributions and your Retirement Contributions will be invested according to your investment elections in effect on the day that the contributions are credited to your account.</p>

Contribution limits	Contribution Limits for 2026		
	Please note the applicable limits below for the 2026 Plan year. At the time this document was prepared, the IRS limits for 2027 had not been released. Annual 401(k) plan contribution limits, including catch-up contribution limits, are available at www.irs.gov .		
	IRS 402(g) limit for pre-tax & Roth contributions	Under 50 in 2026	\$24,500
		Ages 50–59 in 2026	\$32,500*
		Ages 60–63 in 2026	\$35,750*
		64 years or older in 2026	\$32,500*
	Limit for after-tax contributions	Employees eligible to contribute	\$32,000
	IRS 415 limit, which is the overall cap for your 401(k) on these:		
	• Your pre-tax contributions	Under 50 in 2026	\$72,000
	• Your Roth contributions	Ages 50–59 in 2026	\$80,000
• Your after-tax (non-Roth) contributions	Ages 60–63 in 2026	\$83,250	
• Matching contributions	64 years or older in 2026	\$80,000	
• Retirement Contributions			
	401(a)(17) limit for non-elective contributions	\$360,000	
	(UBS contributions can be made on compensation up to this limit)		
	* If you earned more than \$150,000 in 2025, any catch-up contributions made in 2026 must be designated as Roth contributions. If you earned \$150,000 or less in 2025, you can designate your catch-up contribution to be pre-tax or Roth. After 2026, the pay threshold may increase above \$150,000.		
Investments	The Plan offers you a range of options to help you meet your investment goals. You can select a mix of investment options that best suit your goals, time horizon, and risk tolerance. Descriptions of the Plan’s investment options, and their performance are available online at www.NetBenefits.com . The Plan also offers a self-directed brokerage option, Fidelity BrokerageLink®, which lets you invest in a broad range of mutual fund investment options beyond the investments available in the Plan. Additional information regarding BrokerageLink® is also available at www.NetBenefits.com .		

Vesting	<p>Becoming vested means you are entitled to the assets in your account.</p> <p>You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them.</p> <p>You will be fully vested in all UBS matching contributions and Retirement Contributions after you have completed 3 years of service. Generally, you must be employed by UBS on December 31 to retain the matching contributions and the Retirement Contribution for the year.</p>
Loans & withdrawals while employed	<p>Although your Plan account is intended for the future, you may borrow from your account for any reason. Log on to www.NetBenefits.com for more details or to request a loan. Generally, you are permitted to borrow up to the lesser of 50% of your vested account balance or \$50,000, reduced by the highest outstanding loan you took in the previous 12-month period. Two outstanding loans are permitted at any given time, and only one of which may be for the purchase or construction of your primary residence.</p> <p>You may be eligible for a withdrawal under the Plan depending on your age, the types of contributions you have made, and the reason you are requesting the withdrawal. Withdrawals due to severe financial hardship as defined by the Plan are subject to a \$500 minimum.</p> <p>After the transition is complete the week of January 10, 2027, you can call the UBS 401(k) Service Center at Fidelity for more details.</p>
Distributions after employment	<p>You may elect to receive all or a portion of your vested account if you become disabled or leave UBS.</p> <p>Distributions can be made in a lump sum or installments based on a fixed dollar amount or a fixed percentage of your account. Distributions are generally made in cash; however, if you are invested in the UBS Company Stock Fund, you can elect to receive the distribution in UBS Group AG shares.</p> <p>You should consult your personal tax advisor for specific information and on any potential tax consequences that a distribution from the Plan will have on you.</p>
Rollovers	<p>You are permitted to roll over eligible pre-tax, Roth or after-tax contributions from an eligible employer retirement plan or an individual retirement account ("IRA") into the Plan. Indirect and direct rollovers are permitted. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.</p>

Roth in-plan conversions	<p>The UBS 401(k) Plan offers Roth in-plan conversions through which you may convert existing amounts held in your Plan account or future after-tax contributions to Roth amounts within the Plan.</p> <p>You can elect to have your future after-tax contributions automatically converted to Roth after each pay period. You make this election once, and it remains in effect until you change it.</p> <p>Separately, you can elect to convert a portion of your existing eligible non-Roth account balance to Roth. This is a single conversion and does not continue automatically. You must make a new election each time you want to convert an additional amount.</p> <p>If you want your after-tax contributions to be converted to Roth each pay period, you can make an election on Fidelity NetBenefits® to do so. All other elections for Roth conversions must be made by calling the UBS 401(k) Service Center at Fidelity anytime after the transition is complete the week of January 10, 2027.</p>
Online beneficiary designation	<p>It's important to designate a beneficiary for your Plan account. Log on to www.NetBenefits.com. Select <i>Profile</i>, then <i>Beneficiaries</i>, and follow the steps to designate your beneficiary online.</p>

Accessing your account



Access your Plan account online at www.NetBenefits.com. Download the NetBenefits® app from the App Store® or Google Play™ store.



Fidelity is here to help! If you have questions, call the UBS 401(k) Service Center at Fidelity at **800-588-6200**, weekdays between 8:30 a.m. and midnight ET, excluding most holidays. You can also use the automated voice response system, 24 hours, 7 days a week. Use your NetBenefits® login information to access your account when you call the UBS 401(k) Service Center at Fidelity. You will be assisted with this process when you call.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the UBS 401(k) Plan, and the Plan Document will govern in the event of discrepancies.

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Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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