## Key dates[1]

If you do not take action by the deadlines below, you will not be able to make changes to your account or your elections until the blackout period ends during the week of January 10, 2027.

| Deadline | Last day to... |
|---|---|
| **December 4, 2026, by 4:00 p.m. ET** | – Open a brokerage account under the UBS Puerto Rico Savings Plus Plan |
| **December 14, 2026, by 4:00 p.m. ET** | **December 14, 2026, by 4:00 p.m. ET is the last day to *request* documentation from Alight for:**<br>– Hardship withdrawals<br>– Home loans<br>– Rolling over contributions into your UBS Puerto Rico Savings Plus Plan<br>– Changing your beneficiary to a non-spousal beneficiary |
| **December 18, 2026, by 4:00 p.m. ET** | **December 18, 2026, by 4:00 p.m. ET is the last day to *submit* to Alight:**<br>– Any requests (and documentation) for hardship withdrawals or home loans*<br>– Checks for early loan payoffs<br>– Rollover contribution checks, with all required supporting documentation*<br>– Any requests (and documentation) to change your beneficiary to a non-spousal beneficiary*<br><br>*** Important:** For ***all*** transactions above, Alight must have your documentation/forms in good order by this deadline. This means you must allow enough time to request documentation (if applicable) and then submit your properly completed and signed request, along with any supporting documentation, **by December 18, 2026, at 4:00 p.m. ET.**<br><br>If your form and documentation (if applicable) are not received by this deadline, your request will be denied, and you must wait until the transition to Fidelity is complete to initiate a new request. |
| **December 24, 2026, by 1:00 p.m. ET** | – Enroll in the UBS Puerto Rico Savings Plus Plan<br>– Change investment elections for future contributions under the UBS Puerto Rico Savings Plus Plan<br>– Change your contribution elections under the UBS Puerto Rico Savings Plus Plan<br>– Place trades (buys or sells) within the brokerage account*<br>– Exchanges (transfers) between the retirement plan account and the brokerage account at Alight*<br><br>* Please go to **myfidelitysite.com/UBS401k** and carefully read the information about the transfer of the self-directed brokerage account at Alight to Fidelity BrokerageLink. **You may need to take action before 1:00 p.m. ET on December 24, 2026, to avoid liquidation fees charged by Alight.** In addition, please also note that Alight will charge a $20 transfer fee for each self-directed brokerage account that transfers to BrokerageLink. |
| **December 30, 2026, by 4:00 p.m. ET** | **Submit a request to Alight for:**<br>– A new general loan from your Plan account<br>– Exchanges (transfers) between investment options<br>– Systematic withdrawals (installments)<br><br>**Request the following transactions (if documentation is not required):**<br>– Full payouts (online or by phone)<br>– In-service withdrawals (online or by phone)<br>– Required minimum distributions (online only) |
| **December 31, 2026, by 4:00 p.m. ET** | **Check your account balance at Alight.**<br>Alight will send your quarterly statement to you via U.S. mail in January 2027.<br><br>**Your UBS Puerto Rico Savings Plus Plan account is valued for the last time at Alight before your account transfers to Fidelity.** |
| **January 1, 2027** | Your UBS Puerto Rico Savings Plus Plan account balance will be transferred to Fidelity. |
| **Week of January 10, 2027** | **The blackout period ends and you will have full account access at Fidelity.**<br>You will be notified when you have full access to your account at Fidelity. If you want to enroll in the UBS Puerto Rico Savings Plus Plan, change your contribution rate, change your investment elections or otherwise act on your account, you'll be able to do so on your account with Fidelity. |
| **April 2027** | Your first quarterly Fidelity statement will be available at **www.NetBenefits.com** in April 2027.<br><br>Fidelity account statements will not be automatically mailed to your home; they will be available at **www.NetBenefits.com**. After the blackout period ends, you will be able to change your mail preferences and request that statements be mailed to your home address. |

1 The timing of the Plan changes and transition period, including any asset reallocations, described within this communication depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

Investing involves risk, including risk of loss.

Fidelity and the Fidelity Investments logo are registered service marks of FMR LLC.

BrokerageLink includes investments beyond those in your Plan's lineup. You should compare investments and share classes that are available in your Plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The Plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

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

© 2018–2026 FMR LLC. All rights reserved.

1285910.1.1