# UBS Financial Services Incorporated of Puerto Rico Savings Plus Plan Highlights

Effective January 1, 2027

The UBS Financial Services Incorporated of Puerto Rico Savings Plus Plan (the "Plan") is designed to help you invest in your future.

| Key Features of the Plan | |
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| **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** | 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.<br><br>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.<br><br>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.<br><br>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. |
| **Your contributions** | You can contribute up to 85% of your eligible base compensation as pre-tax contributions up to Puerto Rico Code limits. You can also make separate elections to contribute up to 85% of your eligible bonus on a pre-tax basis, up to Puerto Rico Code limits, or to contribute up to 10% of your eligible base compensation and/or bonus as after-tax contributions. See the *Contribution limits* section for more information. |

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| **Catch-up contributions** | If you have reached age 50 or will reach 50 during the calendar year and are making the maximum allowable contribution, you are eligible to make "catch-up" contributions. If elected, catch-up contributions will begin once you reach the contribution limit set by Puerto Rico Code. See the *Contribution limits* section for more information. |
| **Employer contributions** | **Matching contributions**<br>UBS will match 100% of the first 6% of your pre-tax 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.<br><br>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.<br><br>**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.<br><br>Generally, you must be employed by UBS on December 31 to retain the matching contributions and the Retirement Contribution for the year.<br><br>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. |
| **Contribution limits** | **Contribution Limits for 2026**<br>Please note the applicable limits below for the 2026 Plan year. At the time this document was prepared, Puerto Rico Code limits for 2027 had not been released. Annual 401(k) plan contribution limits, including catch-up contribution limits, are available at www.hacienda.pr.gov.<br><br>Contribution percentages: Up to 85% for pre-tax and up to 10% for after-tax (combined not to exceed 85%)<br><br>Pre-tax contributions: $15,000 (under age 50)<br><br>Pre-tax contributions for individuals who attain age 50 on or before 12/31/26: $16,500<br><br>After-tax contributions: $36,000<br><br>Eligible compensation: $360,000<br><br>Total annual contributions: $50,000 if you are under age 50 and $51,500 if you attain age 50 on or before 12/31/26 |

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| **Investments** | The Plan offers you a range of options to help you meet your investment goals.<br>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.<br><br>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** | Becoming vested means you are entitled to the assets in your account.<br><br>You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them.<br><br>You will be fully vested in all UBS matching contributions and Retirement Contributions after you have completed 3 years of service. |
| **Loans & withdrawals while employed** | 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.<br><br>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.<br><br>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.<br><br>**Special considerations for loans and withdrawals:** You should consult with a tax advisor for specific information on any potential tax consequences for a loan or withdrawal. |
| **Distributions after employment** | You may elect to receive all or a portion of your vested account if you become disabled or leave UBS.<br><br>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.<br><br>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. |

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| **Rollovers** | You are permitted to roll over assets that are eligible under the Puerto Rico Code and Puerto Rico Treasury Regulations 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. |
| **Online beneficiary designation** | It's important to designate a beneficiary for your Plan account. Log on to www.NetBenefits.com. Select *Profile*, then *Beneficiaries*, and follow the steps to designate your beneficiary online. |

# Accessing your account

Access your Plan account online at www.NetBenefits.com. Download the Fidelity 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 Financial Services Incorporated of Puerto Rico Savings Plus 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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