



FACTS

WHAT DOES UBS Wealth Management Americas–US (UBS-WMA–US) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and assets
- credit history and transaction history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons UBS-WMA–US chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UBS-WMA–US share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
For marketing limited-purpose employee stock benefit plan accounts we administer —to offer our products and services to you	No	We don't share

To limit our sharing

- Call your Financial Advisor at the telephone number listed on your account statement, **or**
- Call 1-877-697-9499—our menu will prompt you through your choices

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you may contact us at any time to limit our sharing.

Questions?

Call your Financial Advisor or 1-877-697-9499

Who we are

Who is providing this notice?	WMA–US entities as detailed in the UBS-WMA–US legal entities section below.
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What we do

How does UBS-WMA–US protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does UBS-WMA–US collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ give us your income information or provide account information ▪ give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit the sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates generally include companies with a UBS name and partnerships and other investment vehicles such as those listed in the UBS-WMA–US legal entities section below</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>UBS-WMA–US does not share with nonaffiliates so they can market to you</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include categories of companies such as insurance companies</i>

Other important information

State law:

VT residents only: Under VT state law, we will automatically treat VT residents as though they have limited the sharing of information with affiliates for business or marketing purposes unless they contact us, as described on page 1.

UBS-WMA–US legal entities

UBS Financial Services Inc., UBS Financial Services Inc. of Puerto Rico, UBS Trust Company of Puerto Rico, UBS Bank USA, UBS Credit Corp., UBS AG limited purpose employee stock benefit plan accounts, UBS Trust Company, N.A., and their collective insurance agency affiliates and subsidiaries, all partnerships and other investment vehicles (both registered and unregistered funds) managed or administered by UBS Financial Services Inc.'s Alternative Investment Group¹, all funds (both registered and unregistered) advised by UBS Alternative and Quantitative Investments LLC and UBS O'Connor LLC and Ltd. and distributed through UBS Financial Services Inc., and SMA Relationship Trust-Series A, M, T, S and G distributed through UBS Financial Services Inc. and advised by UBS Global Asset Management (Americas) Inc.

¹Includes all partnerships and funds utilizing the UBS name, all partnerships and funds utilizing the AlphaKeys name, as well as Capitol Street Associates, Chadbourne Road Associates, PW Champlain Associates, L.P., Fitchburg Associates, Franklin Street Associates, Ltd., Fremont Avenue Associates, Geneva Drive Associates, McCullough Avenue Associates Limited Partnership, Midtown Associates Limited Partnership, Northwestern Associates Limited Partnership, Palmetto Center Associates Limited Partnership, Spring Mountain Road Associates, Main Street Associates and Trumbull Associates Limited Partnership.