

More from your benefit

Harnessing your company's success can help you **get where you want to go.**

THE BIG PICTURE

If you are an individual receiving equity awards or participating in an Employee Stock Purchase Plan (ESPP) through your employer:



Your company values your contribution



It wants you to share in the company's success



You're eligible to receive equity awards or participate in an ESPP



But you're not like anyone else, and you have your own unique goals



A UBS Financial Advisor can help you see how it all fits together

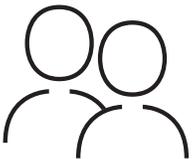
THE MULTIPLIER EFFECT

In our research,* we have discovered that when participants like you follow three key steps they appreciate their awards twice as much:



Step 1: Planning

Incorporating your awards into your broader financial picture can help boost your progress toward your financial goals.



Step 2: Advice

You have access to a UBS Financial Advisor as part of your company's plan. Seeking advice can help you make more informed decisions about your awards.



Step 3: Diversification

Placing a limit on your position in your company's stock can help you balance the opportunity for growth against the risk of overconcentration.



75%

or more of participants surveyed who took all three steps—planning, advice and diversification—said, “I feel highly confident in achieving my financial goals, and “I feel excellent or very good about my overall financial situation.”

THE WAY FORWARD



Become familiar with your plan documentation or award agreement for important details, such as performance measures and vesting and expiration dates.



Visit the UBS website for educational materials, tools and other resources to learn more.



Connect with a UBS Financial Advisor, who can help you better understand what this benefit means for your financial picture.

Key takeaways

- Your company values your contribution and wants you to share in its success.
- Your award/benefit can help you boost your progress toward your unique financial goals.
- Taking the three key steps of planning, advice and diversification can help you fully appreciate the value of your awards.*
- Through your employer, you have access to a UBS Financial Advisor, who can help you see the bigger picture.
- You can find more details in your award agreement or plan documentation.

More knowledge. More confidence. More from your benefit.

*UBS Participant Voice: The Multiplier Effect, Issue 3, 2016.

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