

UBS Financial Wellness

Participant overview catalogue



Table of contents

UBS Financial Wellness overview	3
Financial Wellness coaching	4
Trust & Will platform	5
UBS Financial Wellness webinar schedule	6

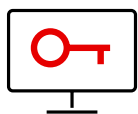


UBS Financial Wellness overview

Take control of your finances

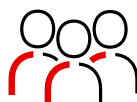
UBS Financial Wellness is here to help you bridge the gap between avoiding financial decisions and taking action—wherever you are on your financial journey. When you're ready, we're here to talk about the actions that could significantly impact your financial life.

What's available through your UBS Financial Wellness benefit?



Digital resources

A digital experience that gives you access to tools, calculators and content tailored to your financial journey.



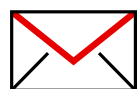
UBS Financial Coaches

Meet with a professional to review your financial picture, understand your goals and create a plan for your financial life—always at no cost to you.



Educational events

Dive deeper into topics that matter to you through live webinars with UBS Financial Coaches and guest speakers.



Encouraging e-mails

Receive regular touch points to help you stay on track.

How can I get started?

Log in to <http://financialwellness.ubs.com/fw/ZUO>

For first time users, click the **Register for online access** link to get started.

How can I get in contact with a UBS Financial Coach?

The coaches are available Monday through Friday from 8:30 a.m. to 7:30 p.m., ET. Visit ubs.com/finwellappointment or scan the QR code to schedule a time that works best for you. You can also reach our coaches by phone at 888-346-9355.



Will my employer have access to my personal information?

No, your personal information is always kept confidential.

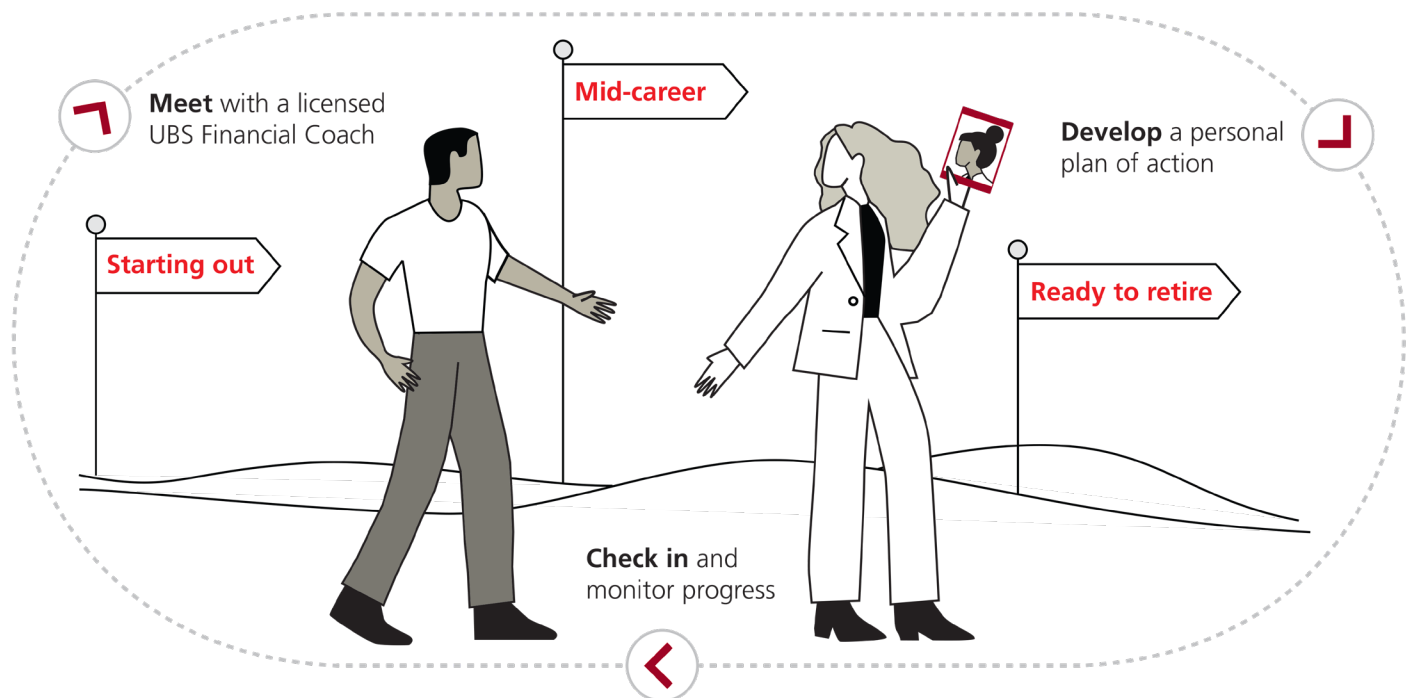
Can my family participate in this benefit?

Yes, loved ones are always welcome to participate on calls with UBS Financial Coaches; however, access to the rest of the program is reserved for you.



Financial wellness starts with a UBS Financial Coach

Guidance and education are available as often as you need at every stage of your financial journey



It's complimentary

You and your loved ones can schedule a call with a Licensed UBS Financial Coach as often as needed at no cost to you.



It's confidential

Your financial situation is never shared with your employer.



It's convenient

Available Monday – Friday
8:30 a.m. to 7:30 p.m. ET
888-346-9355
ubs.com/finwellappointment

Financial Coaches are Registered Representatives of UBS Financial Services Inc. Member FINRA/SIPC.

Initial private assessments and follow-up appointments with UBS Financial Coaches are available at no cost as part of your employer's benefits program. We will jointly determine where you are today, discuss your goals and establish personalized next steps for your journey. Should you choose UBS to help you implement any of the strategies, additional fees will apply and will be discussed if you choose UBS.



Estate planning can be easy— with Trust & Will

Prepare for your loved ones' financial futures

An estate plan, like a will, protects your affairs when you can't. Yet only one third of Americans have one.¹ The traditional estate planning process can feel like an expensive maze of legal documents. It's easy to put off until it's too late.

Introducing Trust & Will²—a digital estate planning platform that lets you create an estate plan from anywhere. Using their simple interface, you can create an estate plan online in as little as 30 minutes.

How Trust & Will works

Answer a few simple step-by-step questions: Create an estate plan tailored to fit your unique situation.

Get your documents fast: Instantly download your documents or request a complimentary shipment (included with your initial purchase).

Finalize your documents and make them legally binding—at your convenience.

**25% off—An exclusive benefit
through your employer³**

Whatever your budget, you deserve peace of mind with an estate plan. That's why, through your employer, you're eligible for a 25% discount to help you get started with Trust & Will.³

Trust-based estate plan

Individuals can get the coverage of a will-based plan and avoid probate by transferring their most important assets.

~~\$499~~/\$374.25

Includes state-specific documents:

- Revocable living trust
- Schedule of assets
- Pour-over will
- HIPAA authorization
- Living will
- Power of attorney
- Certification of trust

Will-based estate plan

Individuals can create a plan that will look after their loved ones, what should happen to their assets and how they'd like to be cared for if needed.

~~\$199~~/\$149.25

Includes state-specific documents:

- Last will and testament
- HIPAA authorization
- Living will
- Power of attorney



It's never too early to make an estate plan, but it can be too late. [Click here⁴](#) or scan the QR code to receive your discount and start creating your estate plan.



UBS Financial Wellness

2026 webinar schedule

Overview

UBS will deliver educational webinars to the employee population throughout the year. Webinars offer a variety of financial topics with content ranging from basic to advanced. Each 45-minute webinar includes an overview of the UBS Financial Wellness benefit. Employees can submit questions that will be addressed after the webinar session.

Month	Webinar Topic	Dates and times	Links: Session 1 and 2
January	Financial fundamentals + Building an emergency fund	Tuesday, January 13 at 4:00 p.m. ET	Financial fundamentals + Building an emergency fund—Session 1 Meeting-Join Microsoft Teams
		Thursday January 15 at 1:00 p.m. ET	Financial fundamentals + Building an emergency fund—Session 2 Meeting-Join Microsoft Teams
February	Buying a Home	Tuesday February 17 at 4:00 p.m. ET	Buying a Home—Session 1 Meeting-Join Microsoft Teams
		Thursday February 19 at 1:00 p.m. ET	Buying a Home—Session 2 Meeting-Join Microsoft Teams
March	Investing Fundamentals	Tuesday March 17 at 4:00 p.m. ET	Investing Fundamentals—Session 1 Meeting-Join Microsoft Teams
		Thursday March 19 at 1:00 p.m. ET	Investing Fundamentals—Session 2 Meeting-Join Microsoft Teams
April	Tackling the cost of college	Tuesday April 14 at 4:00 p.m. ET	Tackling the cost of college—Session 1 Meeting-Join Microsoft Teams
		Thursday April 16 at 1:00 p.m. ET	Tackling the cost of college—Session 2 Meeting-Join Microsoft Teams
May	Estate Planning	Tuesday May 19 at 4:00 p.m. ET	Estate Planning—Session 1 Meeting-Join Microsoft Teams
		Thursday May 21 at 1:00 p.m. ET	Estate Planning—Session 2 Meeting-Join Microsoft Teams
June	Financial Education topic presented by the UBS Chief Investment Office; more details to follow	Tuesday June 9 at 4:00 p.m. ET	CIO Webinar—Session 1 Meeting-Join Microsoft Teams
		Thursday June 11 at 1:00 p.m. ET	CIO Webinar—Session 2 Meeting-Join Microsoft Teams

Month	Webinar Topic	Dates and times	Links: Session 1 and 2
July	Social Security + Healthcare in retirement	Tuesday July 14 at 4:00 p.m. ET	Social Security + Healthcare in retirement—Session 1 Meeting-Join Microsoft Teams
		Thursday, July 16 at 1:00 p.m. ET	Social Security + Healthcare in retirement—Session 2 Meeting-Join Microsoft Teams
August	Managing Student Debt	Tuesday August 18 at 4:00 p.m. ET	Managing Student Debt—Session 1 Meeting-Join Microsoft Teams
		Thursday August 20 at 1:00 p.m. ET	Managing Student Debt—Session 2 Meeting-Join Microsoft Teams
September	Making the most of your financial benefits	Tuesday September 15 at 4:00 p.m. ET	Making the most of your financial benefits—Session 1 Meeting-Join Microsoft Teams
		Thursday September 17 at 1:00 p.m. ET	Making the most of your financial benefits—Session 2 Meeting-Join Microsoft Teams
October	The Importance of Insurance	Tuesday October 13 at 4:00 p.m. ET	The Importance of Insurance—Session 1 Meeting-Join Microsoft Teams
		Thursday October 15 at 1:00 p.m. ET	The Importance of Insurance—Session 2 Meeting-Join Microsoft Teams
November	Navigating the Phases of Retirement	Tuesday November 17 at 4:00 p.m. ET	Navigating the Phases of Retirement—Session 1 Meeting-Join Microsoft Teams
		Thursday November 19 at 1:00 p.m. ET	Navigating the Phases of Retirement—Session 2 Meeting-Join Microsoft Teams
December	Financial Education topic presented by the UBS Chief Investment Office; more details to follow	Tuesday December 8 at 4:00 p.m. ET	CIO Webinar—Session 1 Meeting-Join Microsoft Teams
		Thursday December 10 at 1:00 p.m. ET	CIO Webinar—Session 2 Meeting-Join Microsoft Teams

*Webinar invites will be sent to your eligible employee population 1 week prior to the event unless it falls on a holiday. Your UBS Financial Wellness Relationship Manager will send *quarterly* e-mails providing the opportunity to opt your employees out of receiving webinar invites.

For more information about UBS Financial Wellness webinars, contact your UBS Financial Wellness Relationship Manager.

¹ "2022 Wills and Estate Planning Study," Caring.com, [caring.com/caregivers/estate-planning/wills-survey/](https://www.caring.com/caregivers/estate-planning/wills-survey/).

² UBS has an ownership interest in Huge Legal Technology Company, Inc., which is doing business as Trust & Will. This is not a revenue-sharing arrangement, and it will not affect participants' experiences. Images and descriptions are provided by Trust & Will. This content has been provided under arrangement with Trust & Will. It may have been modified to meet the specific needs of UBS. Neither UBS or Trust & Will is responsible for any errors in the content, or any actions taken in reliance on it.

³ Your employer is offering you a 25% discount on Trust & Will, a digital estate planning platform, through UBS Financial Wellness. No promo code required; the 25% discount is automatically applied at checkout to the initial purchase of any Guardian, Will or Trust-based estate plan. The Trust & Will discount is part of the UBS Financial Wellness program and may not be available to you or your employer right away.

⁴ By clicking on above Trust & Will hyperlinks, you will be leaving the UBS Financial Wellness website and will enter into the Trust & Will portal, which is hosted and managed by Trust & Will, a third-party service provider engaged by UBS. The Trust & Will portal will open in a new window. When you have completed your Trust & Will session, you should log out and close that window. Logging out of the UBS Financial Wellness website will not close your Trust & Will portal session. The Trust & Will portal is provided "as is" and "as available" for the convenience and information purposes of authorized users only. Nothing on the Trust & Will portal is intended for use by, or distribution to any person or entity in any jurisdiction or country where such use or distribution would be contrary to applicable laws or regulations. UBS has no control over, does not assume any responsibility for and does not make any warranties or representations as to the Trust & Will portal, including but not limited to, the accuracy, quality, timeliness, reliability, or availability of the Trust & Will portal, or that the Trust & Will portal is a virus-free or error-free.

Financial Coaches are Registered Representatives of UBS Financial Services Inc. Member FINRA/SIPC.

Initial private assessments and follow-up appointments with UBS Financial Coaches are available as part of your employer's benefits program. We will jointly determine where you are today, discuss your goals and establish personalized next steps for your journey. Should you choose UBS to help you implement any of the strategies, additional fees will apply and will be discussed if you choose UBS.

Personalized investment advice and access to the firm's other products and services require completion of a full-service account application and are available to residents of the US and limited jurisdictions outside the US.

Important information about brokerage and advisory services. As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business and that you carefully read the agreements and disclosures that we provide about the products or services we offer. For more information, please review client relationship summary provided at ubs.com/relationshipsummary.

© UBS 2025. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved. UBS Financial Services Inc. is a subsidiary of UBS Group AG. Member FINRA/SIPC. Review Code: 5033787. Expiration: 12/3/2026. 2025-2097200