Using the 401(k) Plan *Self-directed Mutual Fund Window*

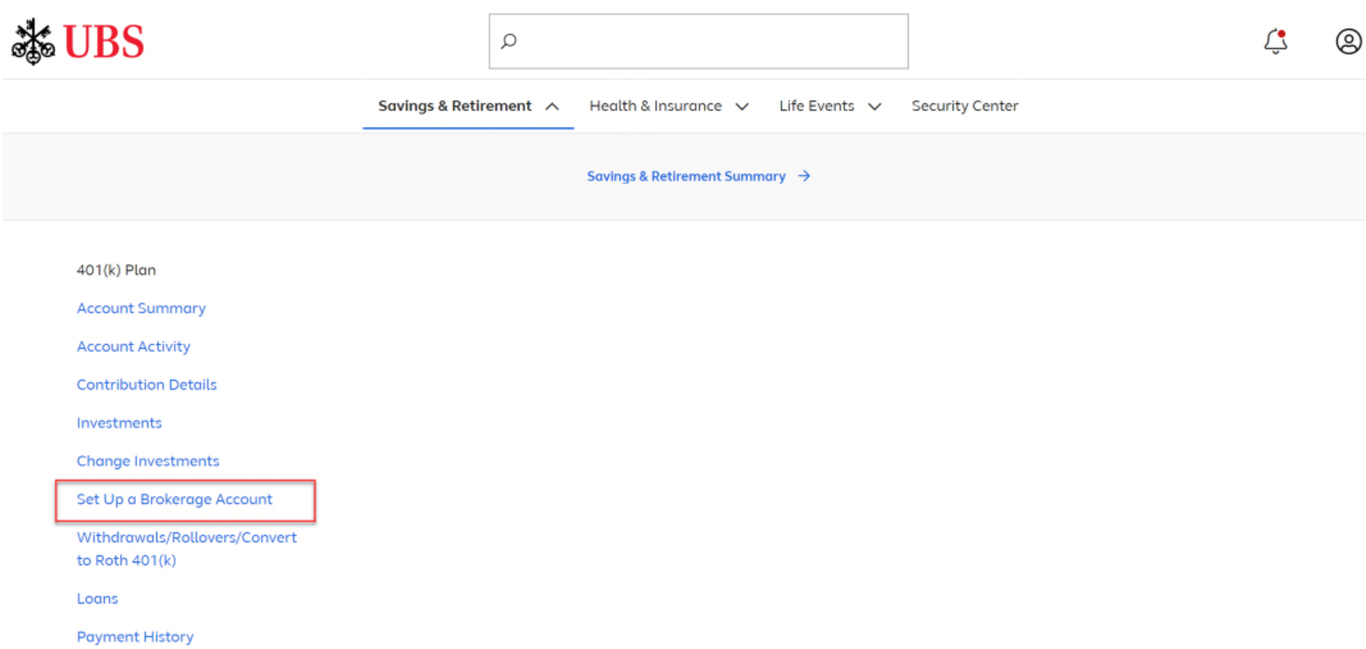
Setting up your Self-directed Mutual Fund Window Account

Two ways to access the Plan website:

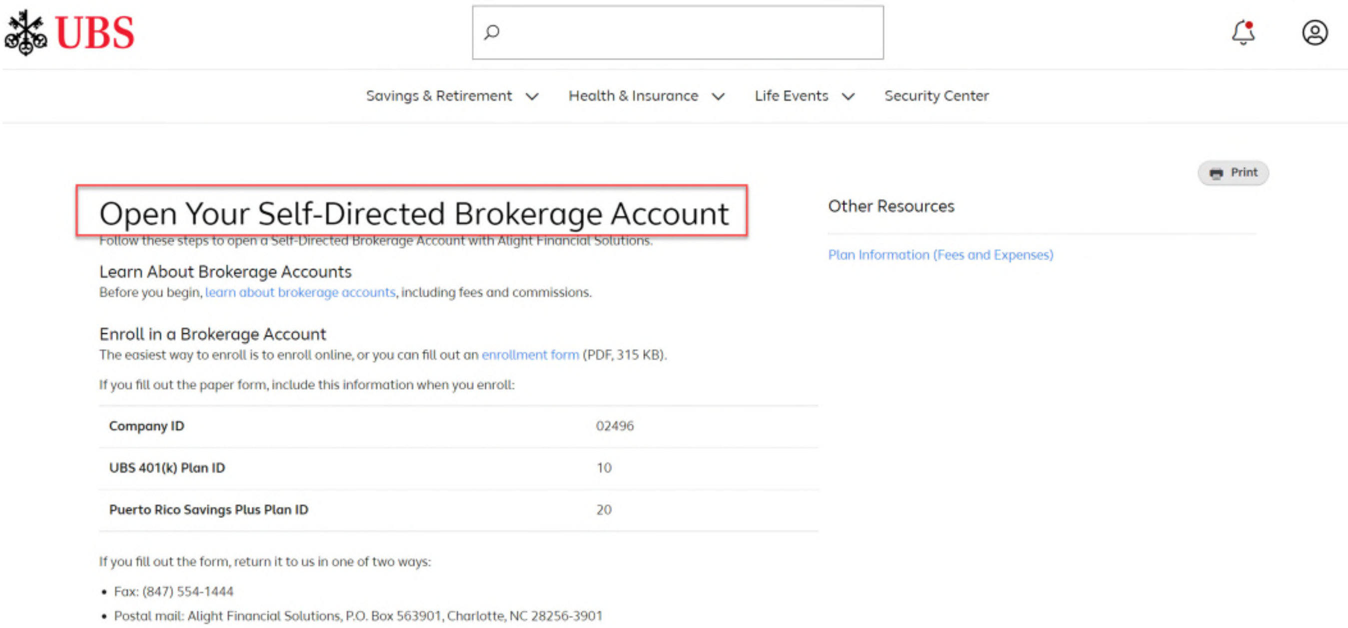
You can access the website the following ways**:**

- From your office access the website by typing **"goto/usbenefits"** into your browser.
- From your home access the website via the internet at http://digital.alight.com/UBS

Step 1: Log on to the 401(k) Plan website (via the instructions above) and click on **'Set Up a Brokerage Account'** from the Savings & Retirement menu.



Step 2: Once you're on the Open Your Self-Directed Mutual Fund Account page, follow the instructions to complete your account enrollment.



Step 3: Review your "Welcome" e-mail from Alight Financial Solutions. You'll receive this message once your Self-directed Mutual Fund Window Account is established. It contains important information, plus links to the Access Guide with the Commission and Fee Schedule, the Alight Money Market Fund Prospectus, and Plan Participant Agreement. **Be sure to review the Plan Participant Agreement as required.**

Contributing to the Self-directed Mutual Fund Window

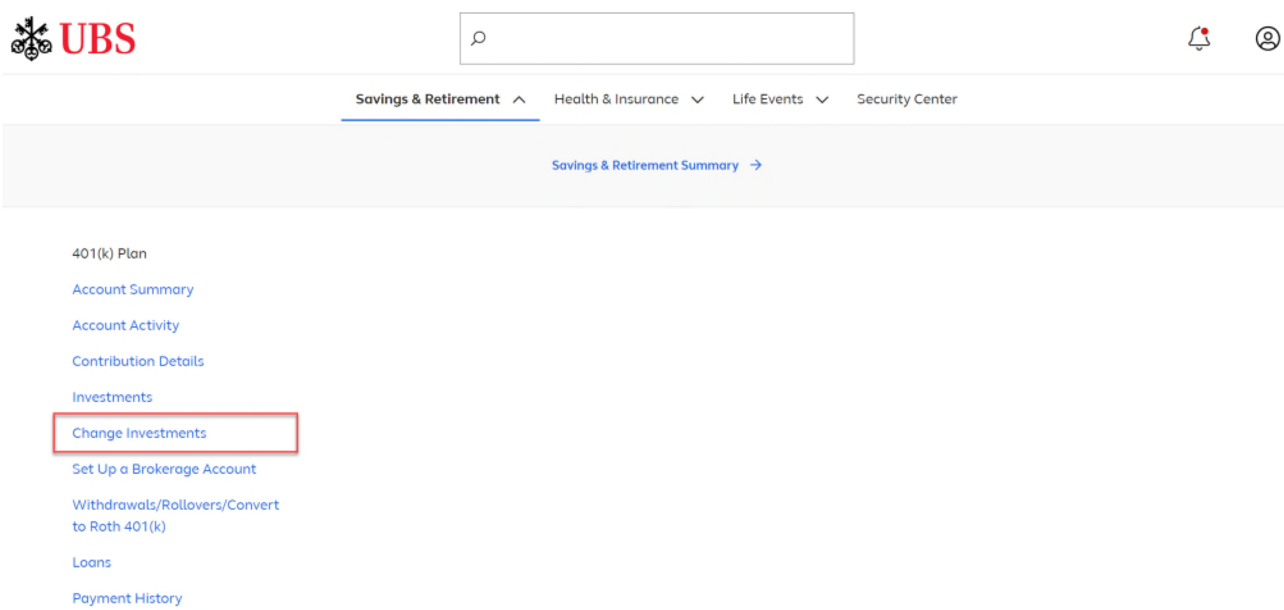
Making contributions to your window account is a two-step process:

- **Step 1:** Direct contributions to your Self-Directed Mutual Fund Window Account
- **Step 2:** Choose how to invest:
  - The **Payroll Investment Program** (PIP) automatically invests your future contributions directed to the Self-directed Mutual Fund Window into mutual funds you choose from a select list of funds available in this program
  - You also have the option to **manually purchase** mutual funds from the full list of mutual funds

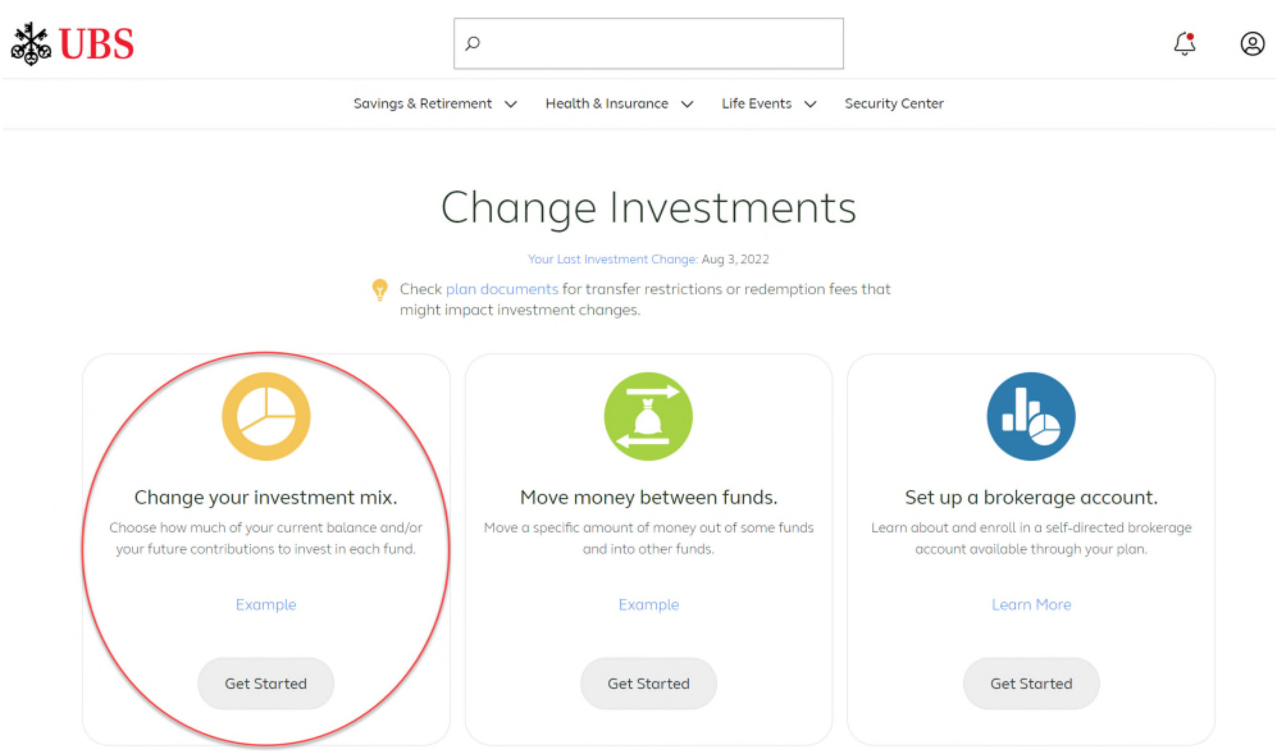
Here’s how to complete each step.

Step 1: Direct contributions to the Self-Directed Mutual Fund Window

a. From the Savings & Retirement menu, click on ‘**Change Investments**’

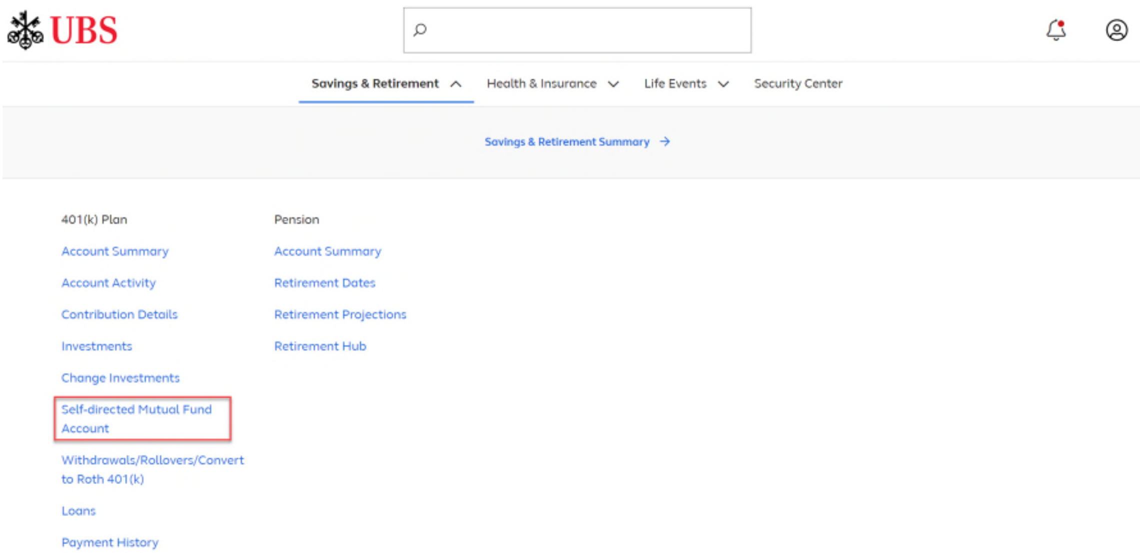


b. Choose ‘**Change your investment mix**’. NOTE: You can direct up to 95% of your future contributions to your Window account.



Step 2: Choose how to invest

a. Access your Self-Directed Mutual Fund Account by clicking on the '**Self-directed Mutual Fund Account**' link from the 'Savings & Retirement' menu.



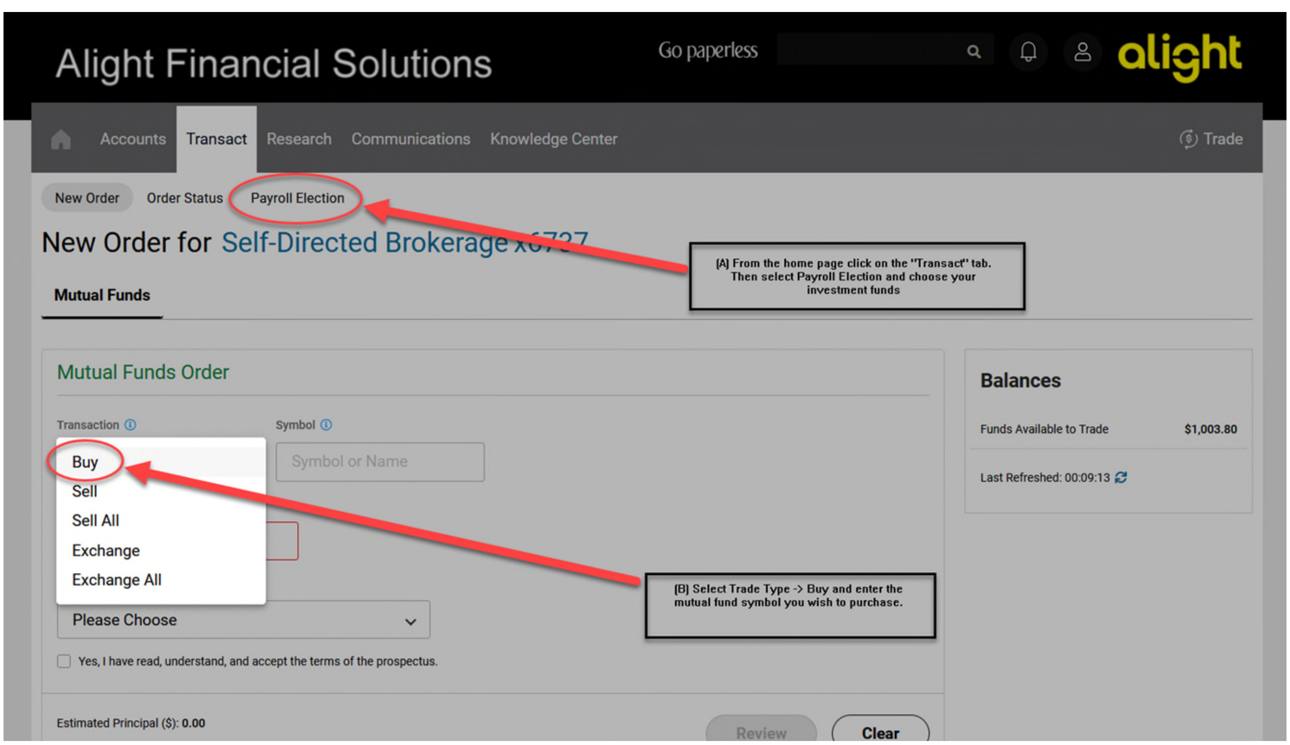
b. Next in the Alight Financial Solutions home page, complete step (A) or (B) below.

(A) Elect the PIP

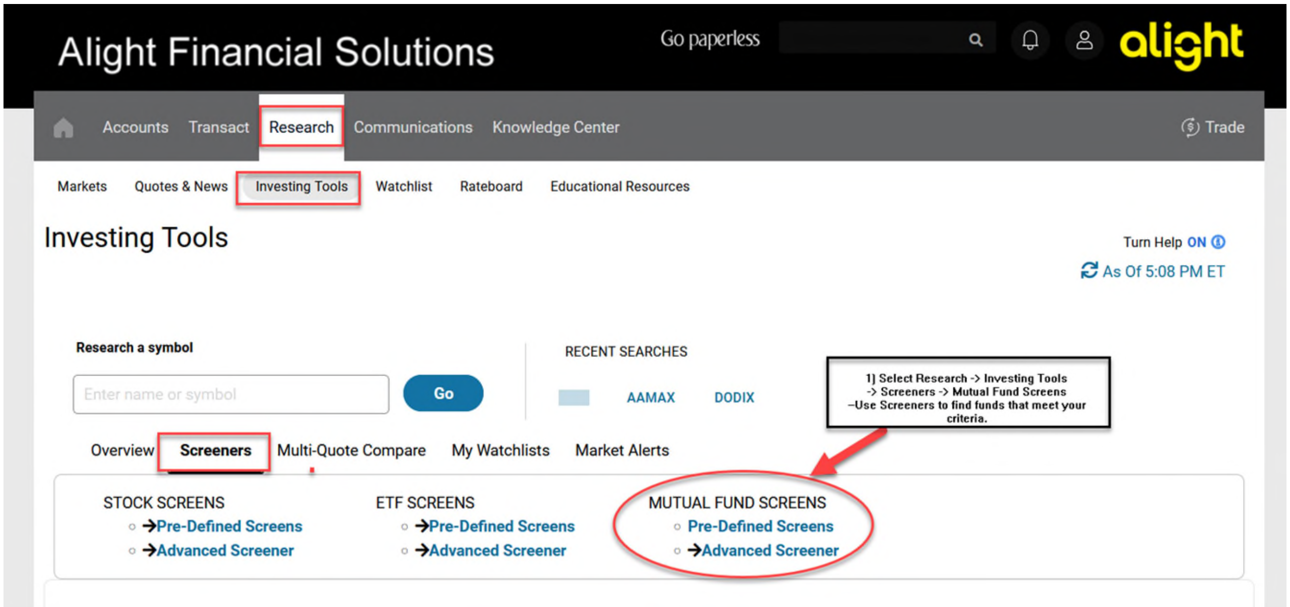
Do this if you want to have your future contributions to the window automatically invested among one or more of a select group of mutual funds.

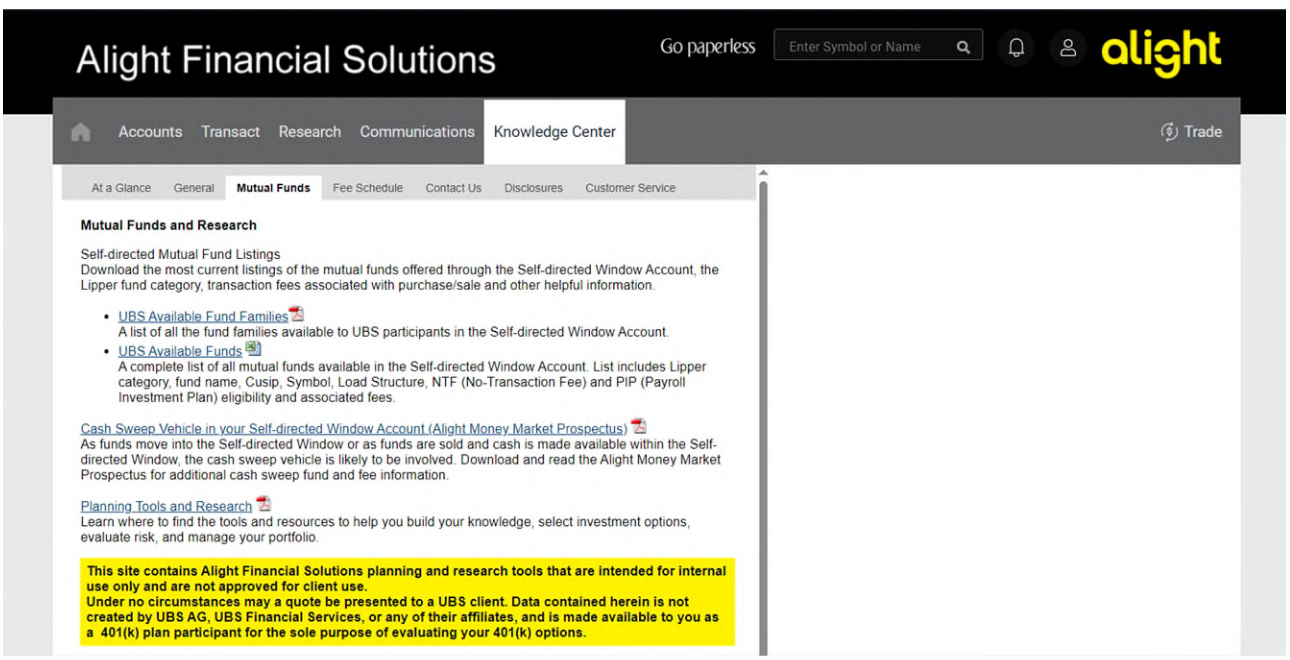
(B) Make manual purchases

Do this if you want to periodically go into the window and manually purchase funds from the full list of available mutual funds. Additional fees may apply. Refer to the Commission and Fee Schedule and each mutual fund's prospectus for details.



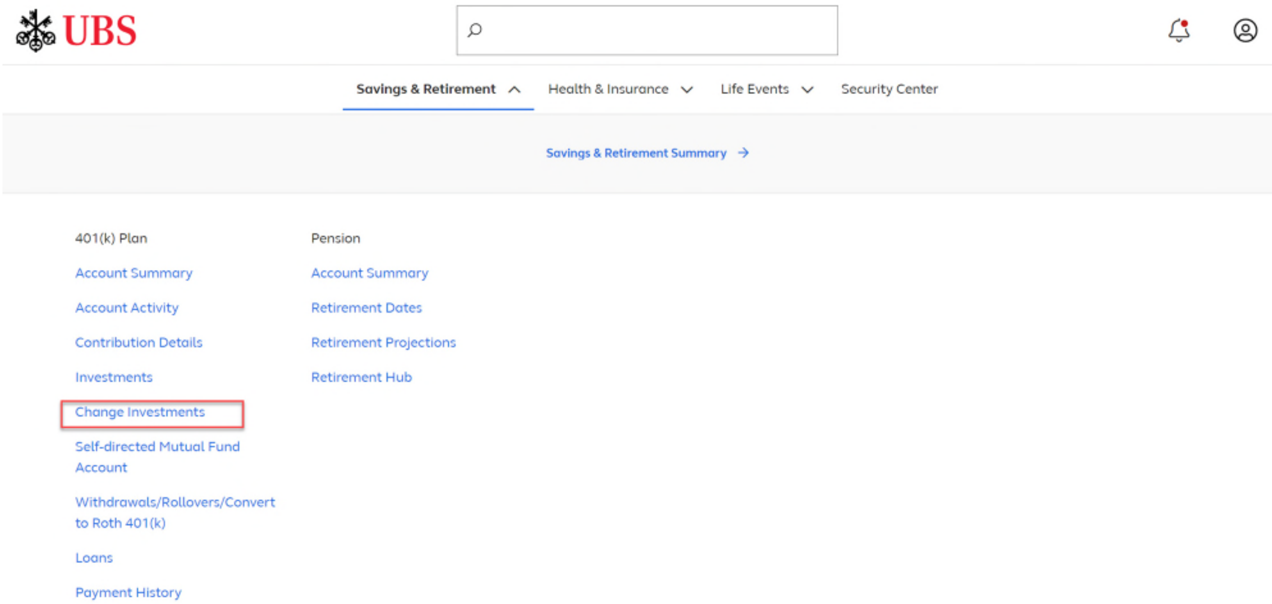
TIP! There are two ways to research available mutual funds from your Self-directed Mutual Fund Account.



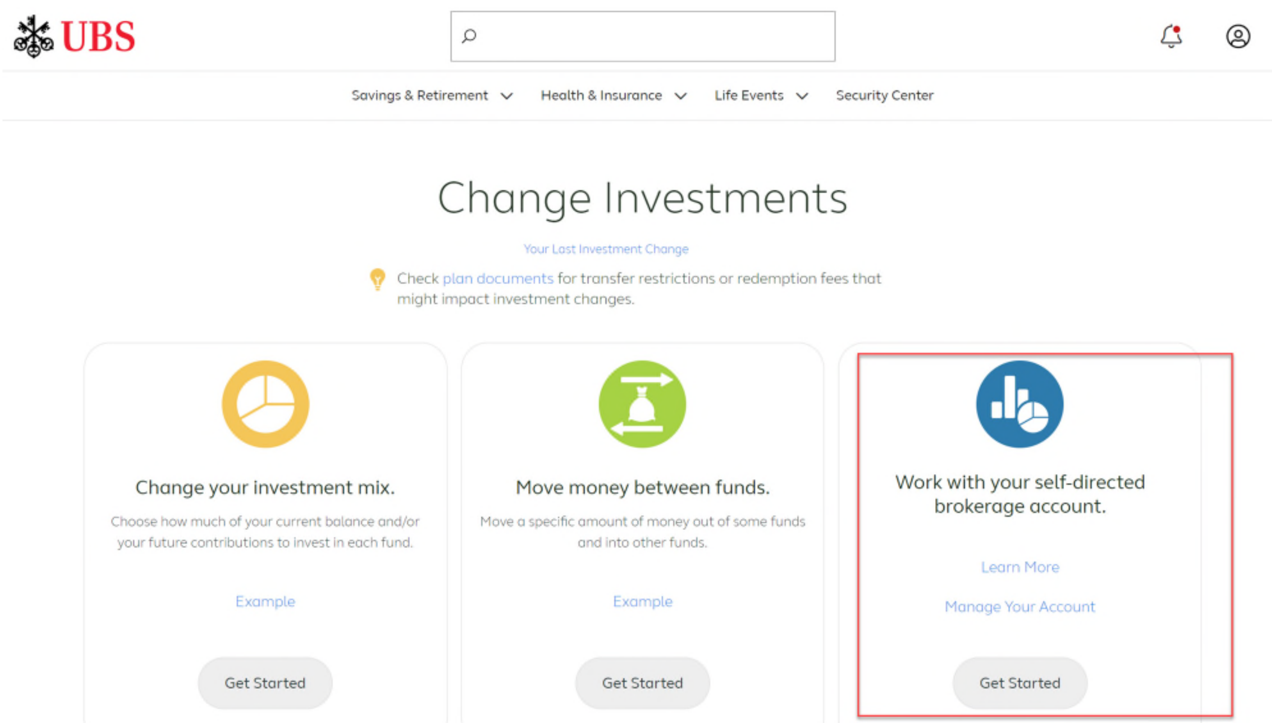


Transferring Money into your Self-directed Mutual Fund

a. From the Savings & Retirement menu, click on ‘**Change Investments**’



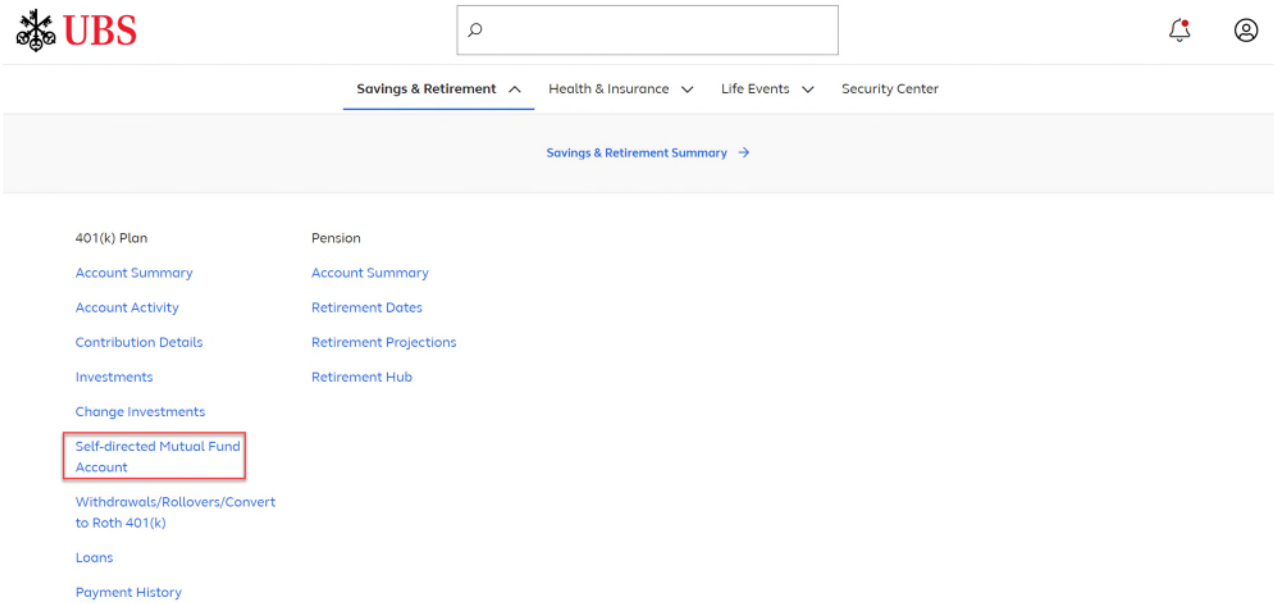
b. Transfer funds by selecting ‘**Work with your self-directed brokerage account**’, then follow instructions to transfer funds into your Self-directed Mutual Fund account.



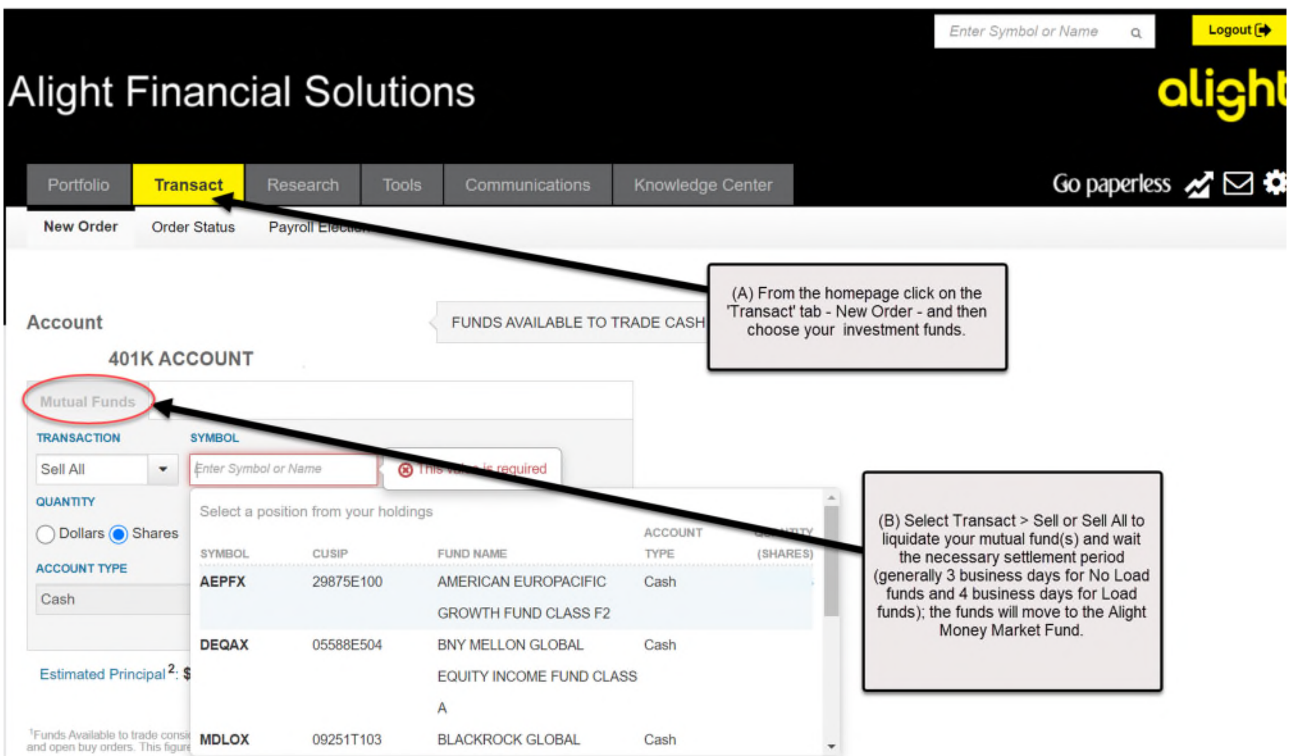
c. Follow the steps on page 4 to make manual purchases. **Note:** Transfers into the Self-directed Mutual Fund account are not eligible for the PIP.

Transferring money out of your Self-directed Mutual Fund

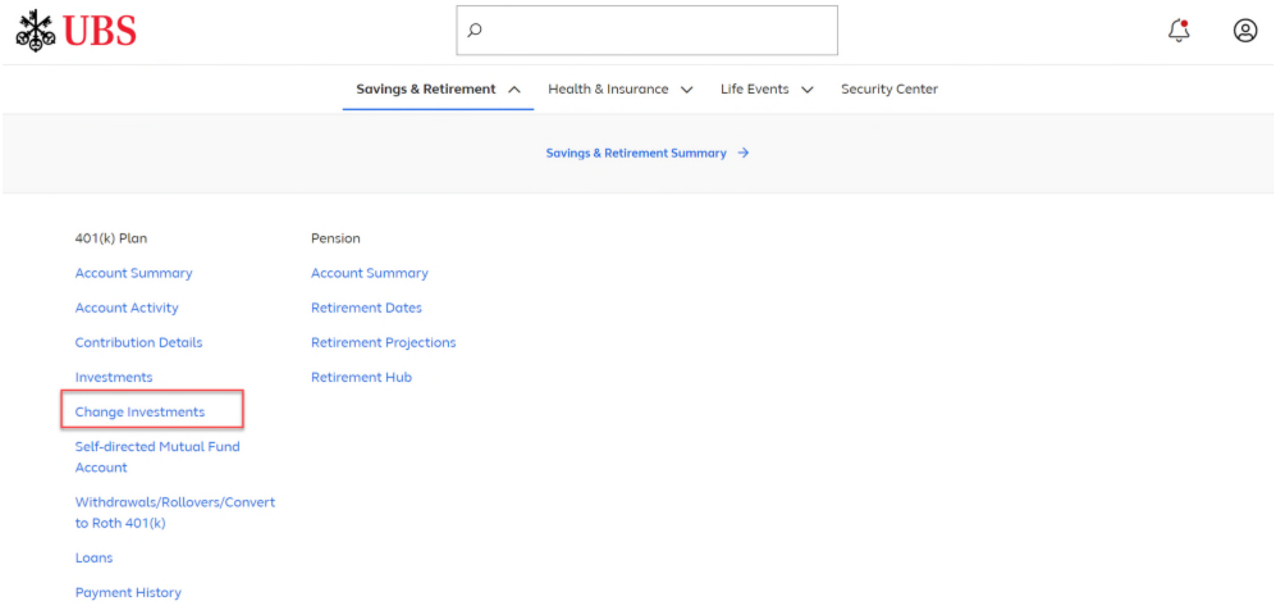
a. From the Savings & Retirement menu, click on ‘**Self-directed Mutual Fund Account**’



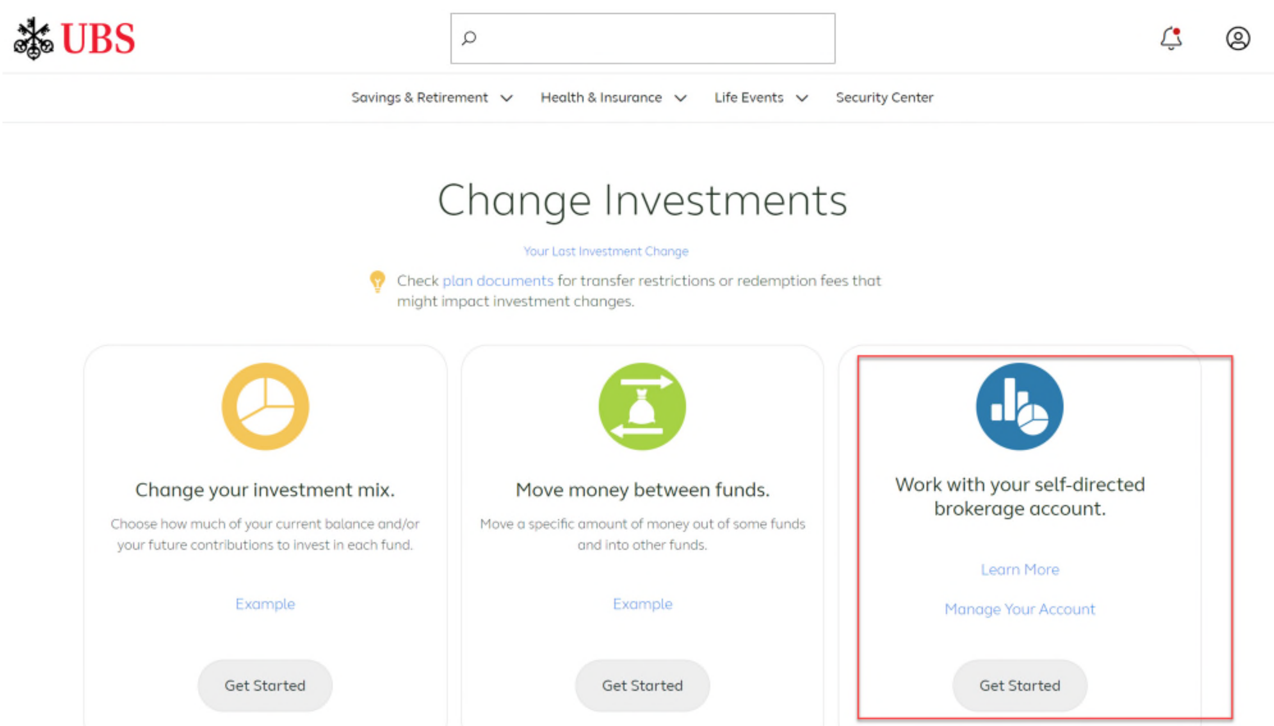
b. Next in the Alight Financial Solutions home page complete the following steps.



c. After trades settle, go to the 401(k) Plan website and from the Savings & Retirement menu, click on '**Change Investments**'.



d. Transfer funds by selecting '**Work with your self-directed brokerage account**', then follow instructions to transfer funds back to the Tier I and Tier II funds.



Additional Information

Looking for a wide range of “how to” information in one place, including how to access your account, how to transfer money, fund listings and fee schedules?

- From your Self-directed Mutual Fund Window Account, go to: Knowledge Center > At a Glance

- You can also call the UBS Benefits Express +1-888–251 2500. If you’re outside the United States, call +1-646-254 3465. Representatives are available Monday through Friday, 9am through 7pm EST.