

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.

The screenshot shows the UBS website interface. At the top left is the UBS logo. To its right is a search bar. Further right are a notification bell icon and a user profile icon. Below the search bar is a navigation menu with the following items: 'Savings & Retirement' (with an upward arrow), 'Health & Insurance' (with a downward arrow), 'Life Events' (with a downward arrow), and 'Security Center'. Below the navigation menu is a grey banner with the text 'Savings & Retirement Summary' followed by a right-pointing arrow. Below the banner is a list of menu items under the '401(k) Plan' heading: 'Account Summary', 'Account Activity', 'Contribution Details', 'Investments', 'Change Investments', 'Set Up a Brokerage Account' (highlighted with a red rectangular box), 'Withdrawals/Rollovers/Convert to Roth 401(k)', 'Loans', and 'Payment History'.

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

UBS

Savings & Retirement ▾ Health & Insurance ▾ Life Events ▾ Security Center

Print

Open Your Self-Directed Brokerage Account

Follow these steps to open a Self-Directed Brokerage Account with Alight Financial Solutions.

Learn About Brokerage Accounts

Before you begin, [learn about brokerage accounts](#), including fees and commissions.

Enroll in a Brokerage Account

The easiest way to enroll is to enroll online, or you can fill out an [enrollment form](#) (PDF, 315 KB).

If you fill out the paper form, include this information when you enroll:

Company ID	02496
UBS 401(k) Plan ID	10
Puerto Rico Savings Plus Plan ID	20

If you fill out the form, return it to us in one of two ways:

- Fax: (847) 554-1444
- Postal mail: Alight Financial Solutions, P.O. Box 563901, Charlotte, NC 28256-3901

Other Resources

[Plan Information \(Fees and Expenses\)](#)

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

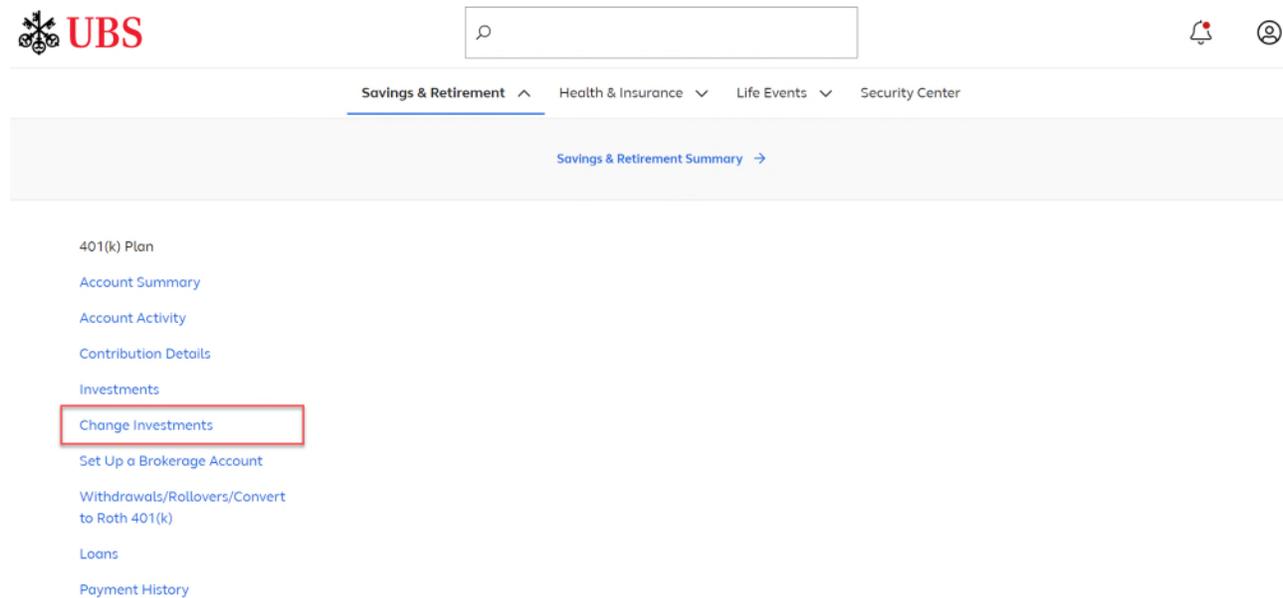
Making contributions to your window account is a two-step process:

- **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.

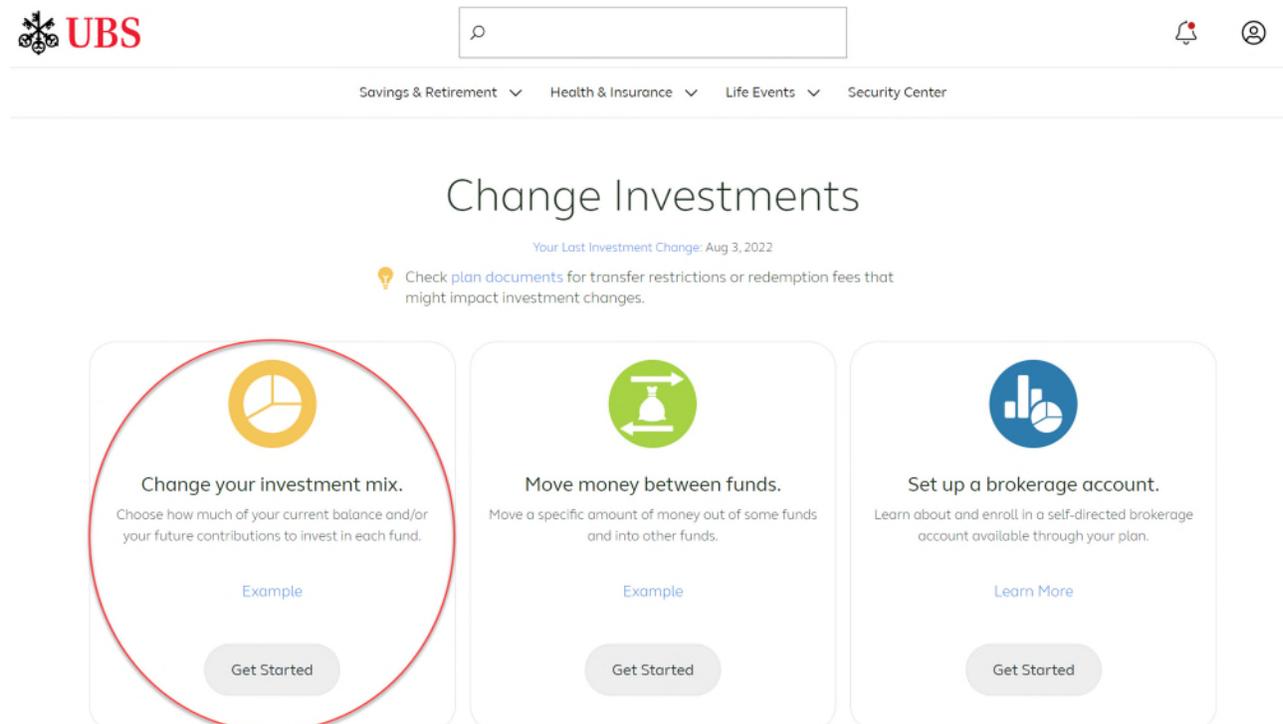
Step 1: Direct contributions to the Self-Directed Mutual Fund Window

- a. From the Savings & Retirement menu, click on **'Change Investments'**



The screenshot shows the UBS website interface. At the top left is the UBS logo. To its right is a search bar. Further right are a notification bell and a user profile icon. Below the header is a navigation bar with the following items: 'Savings & Retirement' (with an upward arrow), 'Health & Insurance' (with a downward arrow), 'Life Events' (with a downward arrow), and 'Security Center'. Below this is a grey bar with the text 'Savings & Retirement Summary' and a right-pointing arrow. The main content area lists several options: '401(k) Plan', 'Account Summary', 'Account Activity', 'Contribution Details', 'Investments', 'Change Investments' (highlighted with a red box), 'Set Up a Brokerage Account', 'Withdrawals/Rollovers/Convert to Roth 401(k)', 'Loans', and 'Payment History'.

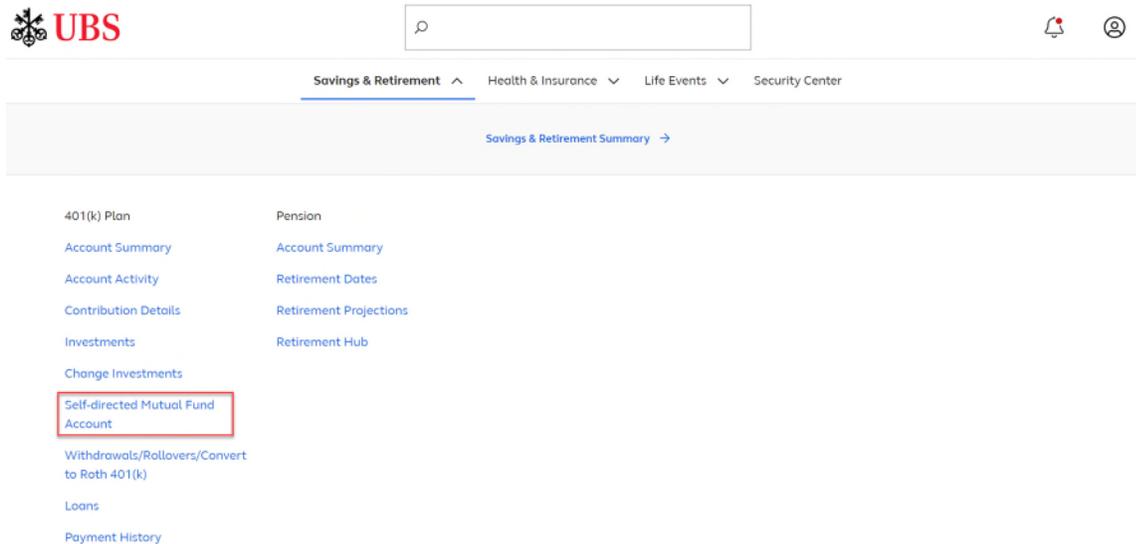
- b. Choose **'Change your investment mix'**. NOTE: You can direct up to 95% of your future contributions to your Window account.



The screenshot shows the 'Change Investments' page on the UBS website. At the top left is the UBS logo. To its right is a search bar. Further right are a notification bell and a user profile icon. Below the header is a navigation bar with the following items: 'Savings & Retirement' (with a downward arrow), 'Health & Insurance' (with a downward arrow), 'Life Events' (with a downward arrow), and 'Security Center'. The main content area has the title 'Change Investments' and a subtitle 'Your Last Investment Change: Aug 3, 2022'. Below this is a lightbulb icon and the text 'Check plan documents for transfer restrictions or redemption fees that might impact investment changes.' There are three main options, each in a rounded rectangle: 1. 'Change your investment mix.' with a pie chart icon. The text below says 'Choose how much of your current balance and/or your future contributions to invest in each fund.' There is an 'Example' link and a 'Get Started' button. 2. 'Move money between funds.' with a green icon of a money bag and arrows. The text below says 'Move a specific amount of money out of some funds and into other funds.' There is an 'Example' link and a 'Get Started' button. 3. 'Set up a brokerage account.' with a blue icon of a bar chart and pie chart. The text below says 'Learn about and enroll in a self-directed brokerage account available through your plan.' There is a 'Learn More' link and a 'Get Started' button. The first option is circled in red.

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.



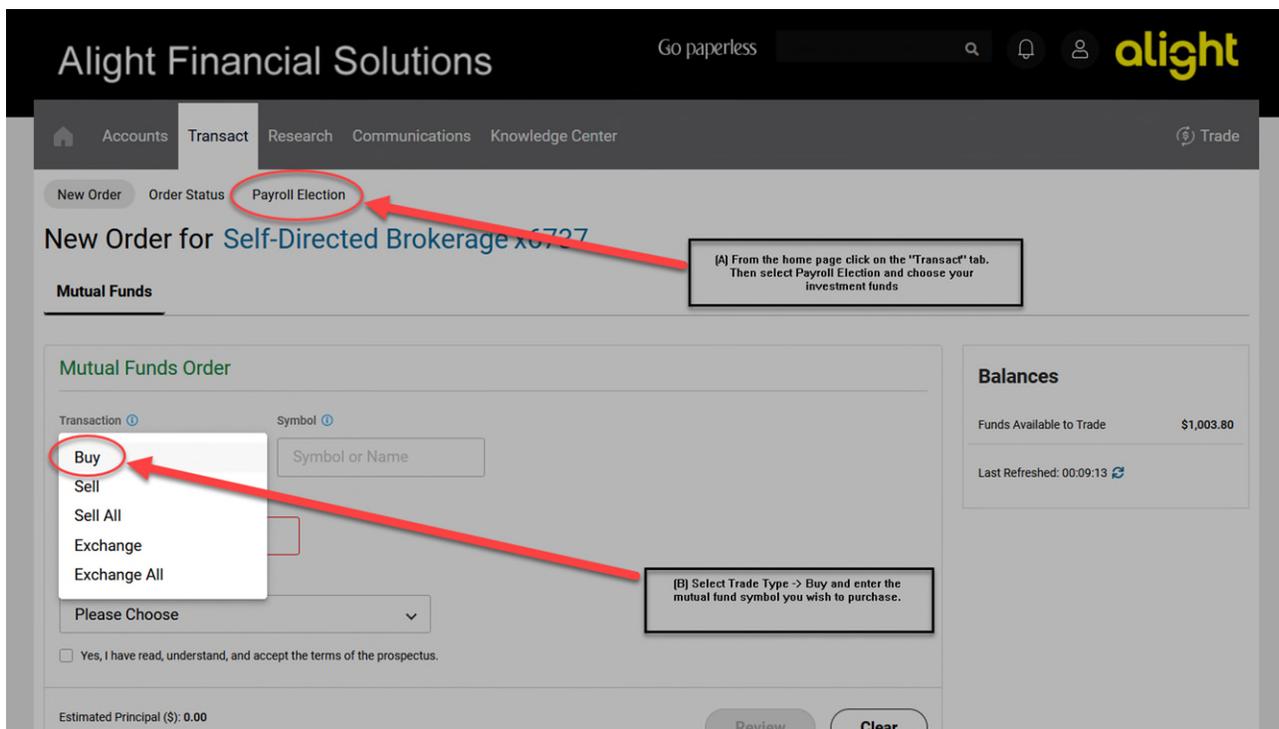
- b. Next in the Aight Financial Solutions home page, complete step (A) or (B) below.

(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.

Alight Financial Solutions

Go paperless

Accounts Transact **Research** Communications Knowledge Center

Markets Quotes & News **Investing Tools** Watchlist Rateboard Educational Resources

Investing Tools

Turn Help ON

As Of 5:08 PM ET

Research a symbol

Enter name or symbol

Go

RECENT SEARCHES

AAMAX DODIX

1) Select Research -> Investing Tools -> Screeners -> Mutual Fund Screens -Use Screeners to find funds that meet your criteria.

Overview **Screeners** Multi-Quote Compare My Watchlists Market Alerts

STOCK SCREENS

- Pre-Defined Screens
- Advanced Screener

ETF SCREENS

- Pre-Defined Screens
- Advanced Screener

MUTUAL FUND SCREENS

- Pre-Defined Screens
- Advanced Screener

Alight Financial Solutions

Go paperless

Enter Symbol or Name

Accounts Transact **Research** Communications Knowledge Center

At a Glance General **Mutual Funds** Fee Schedule Contact Us Disclosures Customer Service

Mutual Funds and Research

Self-directed Mutual Fund Listings

Download the most current listings of the mutual funds offered through the Self-directed Window Account, the Lipper fund category, transaction fees associated with purchase/sale and other helpful information.

- [UBS Available Fund Families](#)
A list of all the fund families available to UBS participants in the Self-directed Window Account.
- [UBS Available Funds](#)
A complete list of all mutual funds available in the Self-directed Window Account. List includes Lipper category, fund name, Cusip, Symbol, Load Structure, NTF (No-Transaction Fee) and PIP (Payroll Investment Plan) eligibility and associated fees.

[Cash Sweep Vehicle in your Self-directed Window Account \(Alight Money Market Prospectus\)](#)
As funds move into the Self-directed Window or as funds are sold and cash is made available within the Self-directed Window, the cash sweep vehicle is likely to be involved. Download and read the Alight Money Market Prospectus for additional cash sweep fund and fee information.

[Planning Tools and Research](#)
Learn where to find the tools and resources to help you build your knowledge, select investment options, evaluate risk, and manage your portfolio.

This site contains Alight Financial Solutions planning and research tools that are intended for internal use only and are not approved for client use. Under no circumstances may a quote be presented to a UBS client. Data contained herein is not created by UBS AG, UBS Financial Services, or any of their affiliates, and is made available to you as a 401(k) plan participant for the sole purpose of evaluating your 401(k) options.

Transferring Money into your Self-directed Mutual Fund

- From the Savings & Retirement menu, click on 'Change Investments'

- 401(k) Plan
 - Account Summary
 - Account Activity
 - Contribution Details
 - Investments
 - Change Investments**
 - Self-directed Mutual Fund Account
 - Withdrawals/Rollovers/Convert to Roth 401(k)
 - Loans
 - Payment History
- Pension
 - Account Summary
 - Retirement Dates
 - Retirement Projections
 - Retirement Hub

- 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.

Change Investments

Your Last Investment Change

Check [plan documents](#) for transfer restrictions or redemption fees that might impact investment changes.

Change your investment mix.
Choose how much of your current balance and/or your future contributions to invest in each fund.

[Example](#)

[Get Started](#)

Move money between funds.
Move a specific amount of money out of some funds and into other funds.

[Example](#)

[Get Started](#)

Work with your self-directed brokerage account.

[Learn More](#)

[Manage Your Account](#)

[Get Started](#)

- 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'**

- 401(k) Plan
- Account Summary
- Account Activity
- Contribution Details
- Investments
- Change Investments
- Self-directed Mutual Fund Account
- Withdrawals/Rollovers/Convert to Roth 401(k)
- Loans
- Payment History

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

The screenshot shows the Alight Financial Solutions website interface. At the top, there is a search bar with the text "Enter Symbol or Name" and a "Logout" button. Below the search bar is the "Alight Financial Solutions" logo and the "alight" brand name. A navigation menu includes "Portfolio", "Transact", "Research", "Tools", "Communications", and "Knowledge Center". The "Transact" tab is highlighted in yellow. Below the navigation menu, there are buttons for "New Order", "Order Status", and "Payroll Election".

The main content area is titled "Account" and "401K ACCOUNT". A box labeled "FUNDS AVAILABLE TO TRADE CASH" is visible. On the left side, there is a "Mutual Funds" section with a "TRANSACTION" dropdown menu set to "Sell All". Below this, there is a "QUANTITY" section with radio buttons for "Dollars" and "Shares" (selected). Underneath, there is an "ACCOUNT TYPE" section with a "Cash" option selected. An "Estimated Principal" field is also present.

A table titled "Select a position from your holdings" displays the following data:

SYMBOL	CUSIP	FUND NAME	ACCOUNT TYPE	QUANTITY (SHARES)
AEPFX	29875E100	AMERICAN EUROPACIFIC GROWTH FUND CLASS F2	Cash	
DEQAX	05588E504	BNY MELLON GLOBAL EQUITY INCOME FUND CLASS A	Cash	
MDLOX	09251T103	BLACKROCK GLOBAL	Cash	

Two callout boxes provide instructions: (A) From the homepage click on the 'Transact' tab - New Order - and then choose your investment funds. (B) Select Transact > Sell or Sell All to liquidate your mutual fund(s) and wait the necessary settlement period (generally 3 business days for No Load funds and 4 business days for Load funds); the funds will move to the Alight Money Market Fund.

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

- 401(k) Plan
 - Account Summary
 - Account Activity
 - Contribution Details
 - Investments
 - Change Investments**
 - Self-directed Mutual Fund Account
 - Withdrawals/Rollovers/Convert to Roth 401(k)
 - Loans
 - Payment History
- Pension
 - Account Summary
 - Retirement Dates
 - Retirement Projections
 - Retirement Hub

- 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.

Change Investments

Your Last Investment Change

Check [plan documents](#) for transfer restrictions or redemption fees that might impact investment changes.

Change your investment mix.
Choose how much of your current balance and/or your future contributions to invest in each fund.
[Example](#)
[Get Started](#)

Move money between funds.
Move a specific amount of money out of some funds and into other funds.
[Example](#)
[Get Started](#)

Work with your self-directed brokerage account.
[Learn More](#)
[Manage Your Account](#)
[Get Started](#)

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.

The screenshot displays the Alight Financial Solutions Knowledge Center interface. At the top, the header includes the Alight logo, a search bar with the placeholder 'Enter Symbol or Name', and navigation icons for 'Go paperless', a bell, and a user profile. Below the header is a main navigation bar with links for 'Accounts', 'Transact', 'Research', 'Communications', and 'Knowledge Center'. The 'Knowledge Center' is active, and a sub-menu is visible with 'At a Glance' selected. The main content area features a yellow disclaimer box stating that the information is for internal use only. Below this, there are sections for 'UBS 401(k) Plan and the Puerto Rico Savings Plus Plan', 'How to Access and Utilize Your UBS Self-directed Window Account' (with a sub-link 'How to use your Self-directed Window Account'), 'Mutual Funds and Research' (with sub-links for 'Self-directed Mutual Fund Listings', 'Cash Sweep Vehicle in your Self-directed Window Account (Alight Money Market Prospectus)', 'Planning Tools and Research', 'Setting up the Payroll Investment Program Elections', and 'How to Direct Future Contributions to your Self-directed Window Account'), and 'Fee Schedule for UBS Self-directed Window' (with a sub-link 'Self-directed Window Account Commission and Fee Schedule').