Retirement Plan Consulting Services

Simplicity and expertise: helping you choose the services that suit your plan and employees

You're familiar with the amount of time and technical know-how needed to structure and oversee your organization's retirement plan. You also recognize the importance of that effort to help recruit and retain top employees, promote job satisfaction and build employee loyalty and goodwill. But, given the other immediate business demands you may be managing, how do you do it all?

At UBS, we understand both the incentive value of a retirement plan and the commitment required to administer the plan and address fiduciary responsibilities. Reviewing investments, carrying out day-to-day administrative tasks and providing plan participant support and education can be very challenging. That's why we offer an expanded level of assistance to help you meet these obligations.

Through UBS Retirement Plan Consulting Services, you and your organization can benefit from the resources of a global financial services leader combined with the specialized retirement plan expertise and experience your UBS Financial Advisor brings to the table.

Fee transparency and flexible services

Our Retirement Plan Consulting Services program is designed to provide flexible services tailored to your organization's needs. Simply select the services that work best for you and your plan. You or the plan only pay UBS for those program services you've chosen—nothing more. And, our fees are simple to understand and fully disclosed in advance.

Fiduciary spotlight

Fiduciary liability is a primary concern for many plan sponsors. Fortunately, fiduciary responsibilities can be manageable with the right support.

UBS can help you address your responsibilities in a number of ways, including:

- **Regularly providing investment advice as a fiduciary**
  We understand our advice may be the primary basis for your plan investment decisions.
- **Helping you develop an investment process consistent with fiduciary standards**
  - investment policy development
  - investment searches
  - investment reviews

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Through UBS Retirement Plan Consulting Services we offer the following services:

Plan program consulting

Program provider search:

– Request and objectively evaluate proposals based on your established criteria
– Facilitate presentations by program providers
– Review fund options and proposed investment mapping strategies
– Assist in the conversion/transition to your new program provider

Fiduciary support:

– Complimentary UBS Defined Contribution Fiduciary Kit
– Fiduciary Kit training for committee members and support staff

Plan feature and benchmarking review:

– Assistance in the review of plan features to determine whether they are meeting your needs and those of your plan participants
– Provide industry statistics on plan features

Fee analysis and benchmarking:

– Conduct a benchmarking analysis of your plan's fees

Plan program liaison:

– Assist you in communicating with recordkeepers and other third-party service providers regarding plan features, investments, services and fees

Investment consulting

Investment Policy Statement (IPS)

– Assisting in the development and review of your plan's IPS

Investment reviews

– Provide quarterly performance reviews of the plan's

Investment options

– Identify funds not meeting the criteria established in your IPS
– Recommend fund replacements for your consideration

Our fiduciary role

UBS Financial Services Inc., part of UBS AG, a leading global wealth manager and one of the world's largest asset managers, will acknowledge our ERISA fiduciary responsibility in writing with respect to any investment advice we provide.

Employee education consulting

Employee education program assistance:

– Review existing program, including participation rates, deferral rates and diversification statistics
– Identify gaps and recommend strategies for improvement
– Assist with the implementation of new strategies
– Work with your program provider to deliver enrollment meetings and seminars

Employee educational seminars:

– Managing money, credit and debt
– Saving for retirement
– Social Security and long-term care
– Healthcare and life insurance

About UBS

UBS Financial Services Inc. is one of the leading U.S. financial services firms with capabilities and resources to help clients make investment decisions that are appropriate for them. Among our strengths:

– More than $55 billion in retirement plan assets[1]
– UBS achieved multiple "Top 5" rankings in the following categories of the *PLANSPONSOR®* Magazine's Retirement Plan Consultant Survey:[2]
  – Number of defined contribution consulting plans
  – Number of consulting plans < $50 million

[1] Data as of January 1, 2015
[2] Source: *PLANSPONSOR*. Consultant Buyer's Guide Survey, September 2014. Ranking criteria based on information self-reported by firms. All data are as of June 30, 2014 unless otherwise noted.

The DC Advisory Consulting Services investment advisory program has been renamed the UBS Retirement Plan Consulting Services Program (RPCS). Only the name has been changed, services and other program details remain the same. Details regarding the RPCS Program including fees, services, features and suitability are provided in the DC Advisory Program ADV Disclosure.

It is important that you understand the ways in which we conduct business and the applicable laws and regulations that govern us. As a firm providing wealth management services to clients in the U.S., we are registered with the U.S. Securities and Exchange Commission (SEC) as an investment advisor and a broker-dealer, offering both investment advisory programs and brokerage services. Though there are similarities among these services, the investment advisory programs and brokerage services we offer are separate and distinct, differ in material ways and are governed by different laws and separate contracts. For more information, please visit our website at **ubs.com/workingwithus.**

UBS Financial Services Inc., its affiliates, and its employees are not in the business of providing tax or legal advice. Clients should seek advice based on their particular circumstances from an independent tax advisor.

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