Plan Net Worth

Understanding your assets and liabilities

Sample Client

Prepared by:

January 28, 2020

About Your Report

UBS Financial Services Inc. and your Financial Advisor are pleased to present our Plan Net Worth report, which is intended to help you capture all of your personal assets and liabilities and can be an important first step in the financial planning process. Review the information carefully to make certain all of your personal assets and liabilities are included.

This report is provided for informational purposes only. UBS Financial Services Inc.'s periodic account statements are the official record of your UBS accounts, holdings, balances and security values and are not replaced, amended or superseded by any of the information presented in this report. You should not rely on the information in this report for making purchase or sell decisions, for tax purposes or otherwise.

This report is current as of the date indicated on the front cover and all information presented is subject to change at any time. We are under no obligation to update this report automatically or periodically to reflect any change in your accounts, investments, market conditions or otherwise, but you may request an updated report form your financial advisor.

The Resources Summary is included to provide you additional detail about the source of the information displayed in this report. Information included is based on discussions with you and is obtained from UBS systems or from you directly or through the Outside Asset Aggregation Services.

Review this information carefully to ensure that all accounts/asset/liabilities that you wish to include in the report are displayed accurately and reflect the proper ownership. Contact your Financial Advisor if there is any discrepancy, duplicate entry, or if there are items you wish to include that are not listed.

For additional information regarding this report and the information included, please see the Additional Important Information section at the end of this report.

Information regarding Outside Accounts

Information regarding assets/liabilities not held at UBS (Outside Accounts) may be included in this report and they are identified in the Resources Summary as "Automated" outside account or "Manually Entered" outside account. For details, please review the section titled Resources Summary Information at the end of this report.

The information about Outside Accounts, including valuation, has been included at your request and is based on the information you provided to us, or provided to us by third party data aggregators or custodians at your direction.

We have not verified, and are not responsible for, the accuracy or completeness of this information. UBS does not provide advice with respect to your assets not held at UBS and does not assume responsibility for activity you conduct at other financial institutions.

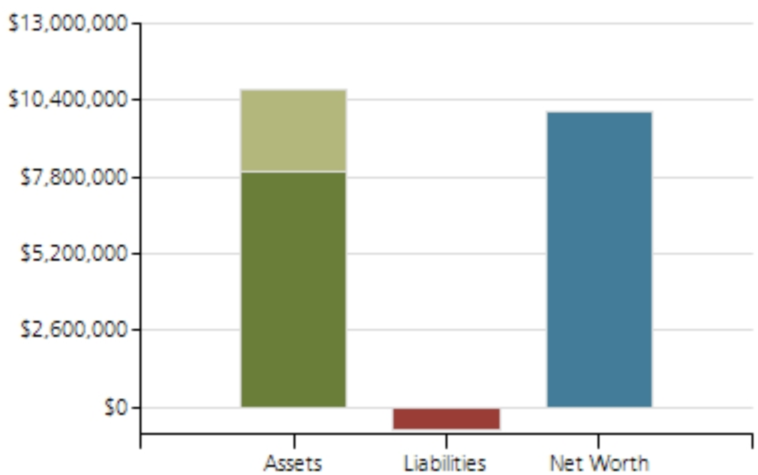
Up to date valuation and information can be obtained directly from the custodian of your assets. The account statements that you receive from your third party custodian regarding the assets you hold with them are the official record of your holdings and accounts and are not impacted or superseded by the information in this report.

You should review and maintain the original documents for any Outside Accounts, such as the statements for individual accounts held away from UBS. Those documents may contain notices, disclosures and other information important to you, and may also serve as a reference should questions arise regarding the accuracy of that information as presented in this report.

UBS's SIPC coverage applies only to assets held at UBS. If you maintain assets at other firms that may be SIPC members, you should contact their financial representative for the other entity's statement regarding SIPC membership.

Net Worth Summary

This is your Net Worth Summary as of 01/28/2020. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.



Investment Assets		$8,000,000
Other Assets	+	$2,750,000
Total Assets		$10,750,000
Total Liabilities	-	$750,000
Net Worth		$10,000,000

Description	Total
Investment Assets	
Employer Retirement Plans	$500,000
Individual Retirement Accounts	$300,000
Taxable Accounts	$7,000,000
College Saving Plans	$200,000
Total Investment Assets:	**$8,000,000**
Other Assets	
Home and Personal Assets	$2,250,000
Cash Value Life	$500,000
Total Other Assets:	**$2,750,000**
Liabilities	
Personal Real Estate Loan:	$680,000
Other Personal Debt:	$70,000
Total Liabilities:	**$750,000**
Net Worth:	**$10,000,000**

For informational purposes only. See About Your Report and Additional Important Information regarding the assets/liabilities displayed, limitations and sources of data.

Net Worth Detail

This is your Net Worth Detail as of 01/28/2020. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.

Description	Sample	Joint	Total
Investment Assets			
Employer Retirement Plans			
401(k)	$500,000		$500,000
Individual Retirement Accounts			
Traditional IRA - Account	$300,000		$300,000
Taxable Accounts			
Taxable Account	$7,000,000		$7,000,000
College Saving Plans			
529 Savings Plan	$200,000		$200,000
Total Investment Assets:	**$8,000,000**	**$0**	**$8,000,000**
Other Assets			
Home and Personal Assets			
Home	$2,250,000		$2,250,000
Cash Value Life			
Whole Life	$500,000		$500,000
Total Other Assets:	**$2,750,000**	**$0**	**$2,750,000**
Liabilities			
Personal Real Estate Loan:			
Mortgage	$680,000		$680,000
Other Personal Debt:			
Other Personal Debt	$70,000		$70,000
Total Liabilities:	**$750,000**	**$0**	**$750,000**
Net Worth:			**$10,000,000**

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Resource Summary

Investment Assets

Description	Owner	Current Value	As Of Date	Additions
Manually Entered - Outside Accounts				
401(k)	Sample	$500,000		
529 Savings Plan	Sample	$200,000		
Taxable Account	Sample	$7,000,000		
Traditional IRA - Account	Sample	$300,000		
	Total :	**$8,000,000**		

Other Assets

Description	Owner	Current Value	Future Value
Manually Entered - Outside Accounts			
Home	Sample	$2,250,000	
Whole Life	Sample	$500,000	
	Total of Other Assets :	**$2,750,000**	

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered - Outside Accounts							
Cash Value Life Insurance Policies Summary (included in Assets)							
Whole Life Whole Life	Sample	Sample	Estate - 100%		$500,000	$450,000	
				Total Death Benefit of All Policies :		**$450,000**	

Liabilities

Type	Description/Company	Owner	Outstanding Balance	Interest Rate	Monthly Payment	As Of Date
Manually Entered - Outside Accounts						
Total Amount	Mortgage	Sample	$680,000			

For informational purposes only. See About Your Report and Additional Important Information regarding the assets/liabilities displayed, limitations and sources of data.

Resource Summary

Liabilities

Type	Description/Company	Owner	Outstanding Balance	Interest Rate	Monthly Payment	As Of Date
Manually Entered - Outside Accounts						
Total Amount	Other Personal Debt	Sample	$70,000			
		Total Outstanding Balance :	**$750,000**			

Additional Important Information

Resources Summary Information

Information regarding items listed under UBS

Information in the Resources Summary listed under "UBS" includes: 1) accounts, assets, and liabilities held at UBS Financial Services Inc. and our affiliates, and 2) accounts, assets and liabilities not held at UBS if we also reflect them on your UBS Financial Services Inc. monthly accounts statements or Online Services as a courtesy to you for informational purposes only.

Loan accounts identified under UBS are provided by UBS Financial Services Inc., or UBS Bank USA, UBS Credit Corp. or UBS Financial Services Incorporated of Puerto Rico, each an affiliate of UBS Financial Services Inc. The UBS Visa Signature credit card and account are issued by UBS Bank USA. Please refer to the statements sent to you by UBS Bank USA.

UBS Bank USA originates residential mortgage loans. The information is not your official mortgage information and is provided as a courtesy. It may not reflect recent activity, as it is provided to us by the servicer on a delayed basis. Please refer to your mortgage statement that you receive from your servicer for current transaction details.

Information displayed for accounts, assets and liabilities not held at UBS or our affiliates, is provided by the issuer or a third party and UBS does not independently verify or guarantee the accuracy of the information and is not responsible for it. Those assets and liabilities are not within our possession or control and UBS' SIPC coverage does not apply. 529 Plans are not held at UBS and the value shown is based on records of the sponsor of such college savings plan and is generally not verifiable by UBS on an ongoing basis. The value does not necessarily represent the value you would receive from the sponsor of the college savings plan. Insurance and annuity assets are not held at UBS. Information regarding insurance and annuity assets, including their value has been obtained from the issuer and UBS does not independently verify or guarantee the accuracy of the information. The values (cash value and/or death benefit) shown in this report is not necessarily the value you would receive from the issuer but is used for illustrative purposes only. For a more accurate representation of the policy please see your In-Force Illustration. Insurance and annuity products are issued by unaffiliated third-party insurance companies and made available through insurance agency subsidiaries of UBS Financial Services Inc.

Please see your UBS Financial Services Inc. account statements or speak to your Financial Advisor for additional information.

Information regarding items listed under Automated Outside Accounts

The information for Automated accounts has been provided to UBS at your direction through your agreement with an Outside Asset Data Aggregation Service and is automatically updated to reflect the most recent data received from the custodian or provided by you. The value of the assets is based on the Refresh Date which is the latest date that we obtained account information from your custodian. If you provided data manually through the Outside Asset Aggregation Service the account will display as a "Custom" entry and the Refresh Date is the date you added or last edited the account information. Real Estate will display with the name of the source provider used by the Aggregation Service if you selected that valuation method. Please note that certain automated accounts, such as Investment Assets, that have a Refresh Date older than 90 days are not included in this report. Speak to your Financial Advisor if additional accounts should be displayed as we may need more information from you.

Information regarding items listed under Manually Entered Outside Accounts

The information for Manually Entered accounts is based on documents and valuation you provided to your Financial Advisor and may not be updated. Be sure to periodically review these accounts with your Financial Advisor and advise if there have been any changes to the accounts or values indicated.

Report date and valuation

The date of the report is shown on the cover page and throughout the report. The value of the included assets held at UBS are the long position values reflected in our records as of the close of the previous business day and do not include negative cash values resulting from unsettled transactions. Values do not include short or negative positions; speak to your Financial Advisor about how these items can be accounted for as they may be omitted. In cases where delayed valuations are provided to us (for example, for alternative investments), the values may not be current and are subject to change without notice. Every reasonable attempt has been made to accurately price securities for which UBS acts as custodian; however, we make no guarantee with respect to any security's price. To determine the value of securities in your account, we generally rely on third party quotation services. If a price is unavailable or believed to be unreliable, we may determine the price in good faith and may use other sources such as the last recorded transaction.

Additional Important Information

We will generally rely on the value provided by you, the custodian or issuer of that security, (i) when securities are held at another custodian and security-specific detail is not provided to UBS to value them; (ii) for investments not available through UBS or that our systems do not recognize. Unpriced securities for which we have not obtained valuation information will reflect with a zero value. The values included in the report relating to current value of an annuity is obtained from you or the issuer. The values may not be updated.

Account balances and security pricing will always display in U.S. Dollars even if the report includes outside assets that are denominated in other currencies. UBS will convert any values received for Automated outside accounts to U.S. Dollars using foreign exchange rates from UBS as of the previous business day's close. Differences in the foreign exchange rates used for conversion may cause the values shown in this report to vary from values provided by your custodians.

Values shown may not be inclusive of margin balances. For Automated Accounts the information is provided by you or the Aggregation Service. For UBS Accounts, or Manually Entered Outside Accounts where margin is included only the net value (the difference between the total and the margin balance) will be reflected.

Insurance

Insurance products are issued by unaffiliated third-party insurance companies and made available through insurance agency subsidiaries of UBS Financial Services Inc.

Information included in the report relating to current value of an insurance policy is obtained from you or the issuer and UBS Financial Services Inc. does not guarantee the accuracy of the information. If you have requested that the value of an insurance policy be considered, please note that the analysis is illustrative only, and that all payments are dependent on the claims-paying ability of the issuing insurance company.

Cash value insurance policies can be entered as follows:

• Investment Asset: The cash value will be included in the Investment Assets listed in the Resources Summary.

• Other Asset: The cash value will be included in the Other Assets listed in the Resources Summary

Annuities

Information included in the report relating to current value of an annuity is obtained from you or the issuer and UBS Financial Services Inc. does not guarantee the accuracy of the information. The cash value indicated herein does not include surrender charges or any other applicable fees or costs that may apply. Annuity products are issued by unaffiliated third-party insurance companies and made available through insurance agency subsidiaries of UBS Financial Services Inc.

UBS Bank USA – Member FDIC

Equal Opportunity Lender. Equal Housing

Securities Backed Lending

Credit Lines are provided by UBS Financial Services Inc., or UBS Bank USA, UBS Credit Corp. or UBS Financial Services Incorporated of Puerto Rico, each an affiliate of UBS Financial Services Inc. Margin loans are provided by UBS Financial Services Inc. Borrowing using securities as collateral entails risk and may not be appropriate for your needs. All loans are subject to credit approval, margin requirements, and margin call and other risks. For a full discussion of the risks associated with borrowing using securities as collateral, you should review the Loan Disclosure Statement included in your application package / account opening package. Neither UBS Financial Services Inc. nor its affiliates provides legal or tax advice. You should consult your legal and tax advisors regarding the legal and tax implications of borrowing using securities as collateral for a loan. Securities backed financing involves special risks (including, without limitation, being required to post additional collateral, commonly referred to as a "margin call," if certain collateral value requirements are not met) and is not suitable for everyone.

Conducting Business with UBS

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers both investment advisory and brokerage services. 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 clients understand the ways in which we conduct business and that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. For more information visit our website at ubs.com/workingwithus. In providing financial planning services, we may act as a broker-dealer or investment adviser, depending on whether we charge a fee for the service. Financial plans provided free of charge are a service incidental to our brokerage relationship and the service terminates upon delivery of the plan.

Additional Important Information

We provide financial planning services as an investment adviser for a separate fee pursuant to a written agreement, which details the terms, conditions, fee and scope of the engagement. Financial planning does not alter or modify in any way the nature of a client's UBS accounts, their rights and our obligations relating to these accounts or the terms and conditions of any UBS account agreement in effect during or after the financial planning service. For information about our fee-based financial planning services, see the firm's Financial Planning ADV Disclosure Brochure available at our website http://www.ubs.com/accountdisclosures.