



UBS Financial Services Inc.
One Post Office Square
Boston, MA 02109

Tel. +1-617-439-8000
www.ubs.com

January 12, 2026

NOTICE OF DATA BREACH

Dear UBS Client,

We are writing to notify you of a data security incident at UBS Financial Services Inc. ("UBS") that involved your personal information ("Incident"). We take the privacy and security of our clients' personal information seriously. As such, we are providing you with details about what occurred, what we are doing in response, and what steps you can take to help protect your information, to the extent possible and legally permissible. Please review this letter carefully. At this time, we have no evidence that your information has been misused as a result of this Incident.

In line with Massachusetts law on data breaches, we cannot provide you with any information regarding the nature of the Incident.

What Information Was Involved? Based on our investigation, the types of UBS client information related to you that was affected by this Incident included the following: Full Name, Date of Birth, Social Security Number and e-mail.

What We Are Doing. UBS is conducting a thorough review of the potentially affected systems. The incident was contained, mitigated and we have addressed actions to prevent similar occurrences in the future. We are also offering you complimentary credit monitoring and identity protection services for 24 months through Experian IdentityWorksSM. These services include credit monitoring and are further described in the attached *Steps To Take to Further Protect Your Personal Information*.

What You Can Do. We encourage you to remain vigilant in protecting your information by monitoring your account statements and credit reports for any suspicious activity. Carefully review the information in the attached *Steps To Take to Further Protect Your Personal Information* for additional steps you should take to protect your information. Additionally, we suggest that you review the enclosed *Cybersecurity Checklist* and *ID Theft Protection Fact Sheet* for further advice on safeguarding your data.

Under state law, you have the right to file or obtain a police report regarding this Incident.

For More Information. For further information and assistance, please contact the UBS Data Protection Office at DPO-US@UBS.com.

We assure you that we take the protection of your personal information very seriously and regret any inconvenience this incident may have caused.

Sincerely,

Jeff Meshberg

Divisional Information Security Officer
Global Wealth Management US
SH-DISO-WMA@ubs.com

Enclosures: Cybersecurity Checklist
ID Theft Protection Fact Sheet



STEPS TO TAKE TO FURTHER PROTECT YOUR PERSONAL INFORMATION

Monitor for Suspicious Activity

Under U.S. law, consumers are entitled to one free credit report every 12 months from each of the three major credit reporting agencies: Equifax, Experian, and TransUnion. We recommend that you obtain a free copy of your credit report by visiting www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the printable request form at <https://www.annualcreditreport.com/manualRequestForm.action> or fill out the online form at <https://www.annualcreditreport.com/requestReport/requestForm.action>. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax	Experian	TransUnion
www.equifax.com	www.experian.com	www.transunion.com
888-298-0045	888-397-3742	800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Credit Report Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent it is determined that identity restoration support is needed, then an Experian Identity Restoration agent will be available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at:

<https://www.experianidworks.com/restoration>.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by 03/28/2026 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/RR1Bplus>
- Provide your activation code: XXXXXXXXXX

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-



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877-890-9332 by 03/28/2026. Be prepared to provide engagement number B124813 as proof of eligibility for the Identity Restoration services by Experian.

Additional Details Regarding Your 24-Month Experian IdentityWorks Membership

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE™: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance²: Provides coverage for certain costs and unauthorized electronic fund transfers.
- Lost Wallet: Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.

Child Monitoring: For children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit report are available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance²

Consider Placing a Fraud Alert on Your Credit Report

We recommend that you place a fraud alert on your credit report. Consumers have the right to place an initial or extended fraud alert on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting agencies listed above. Additional information is available at www.annualcreditreport.com.

Consider Placing a Credit/Security Freeze on Your Credit File

Consumers also have the right to place a credit freeze on a credit report, which will prohibit a credit bureau from releasing information in a credit report without the consumer's express authorization. A credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



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cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, you may need to provide some or all of the following information: full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number; date of birth; addresses for the prior 2 to 5 years; proof of current address, such as a current utility bill or telephone bill; a legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed above.

Report Suspicious Activity

If you detect any suspicious activity in monitoring your accounts, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to the proper law enforcement authorities, such as your state attorney general and the Federal Trade Commission (FTC).

To file a complaint with the FTC, go to www.ftc.gov/idtheft or call 877-ID-THEFT (877-438-4338) or TTY: 866-653-4261. Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting agencies listed above, the FTC, or your state Attorney General. Additional information is available at <https://consumer.ftc.gov/identity-theft-and-online-security>.

The FTC may be reached at 600 Pennsylvania Avenue NW, Washington, D.C. 20580, or by using the contact information listed above.

Massachusetts residents may obtain information about further steps you can take in <https://www.mass.gov/orgs/office-of-the-attorney-general>