

Not a solicitation or offer to buy or sell any securities or other financial instruments. For Informational Purposes only and only intended for professional clients of UBS AG and/or any of its affiliates.

Updated March 2026



UBS Tech Edge Index



The UBS Tech Edge Index

A cutting-edge systematic strategy designed to provide exposure to four equity ETFs known for their focus on innovation and technology.

The UBS Tech Edge Index is a rules-based multi-asset index that offers a risk-balanced exposure to U.S. tech- and biotech- focused companies.

In an attempt to generate consistent returns over time, the Index implements a strategy that combines U.S. equities and fixed income.

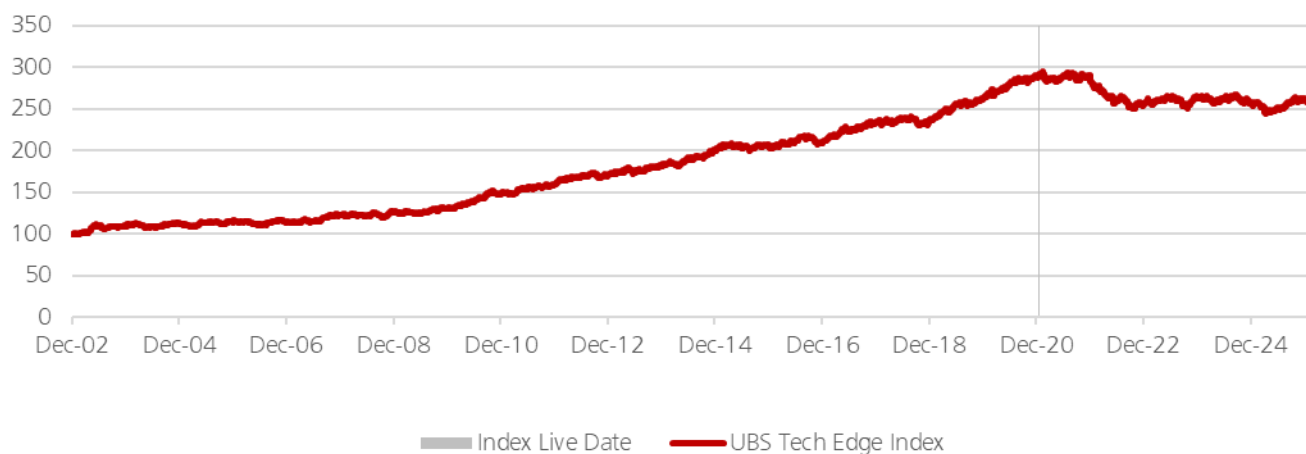
Additionally, the Index applies a bespoke volatility control mechanism designed by Salt Financial to identify changing market conditions using intraday data.

The Index at a glance

- **Balanced:** a diversified range of components across equities and fixed income affording exposure to multi-asset opportunities
- **Technological Edge:** an equity focus on the potential further growth of the technology and biotech sectors
- **Risk Focus:** a risk-balanced equity strategy and a daily risk control mechanism intended to stabilize the overall level of risk of the Index
- **Innovative:** a state-of-the-art technology relying on intraday analysis to dynamically adjust the exposure to equity, aiming at navigating changing market conditions

Backtested and Live Performance

Actual and simulated performances for the UBS Tech Edge Index



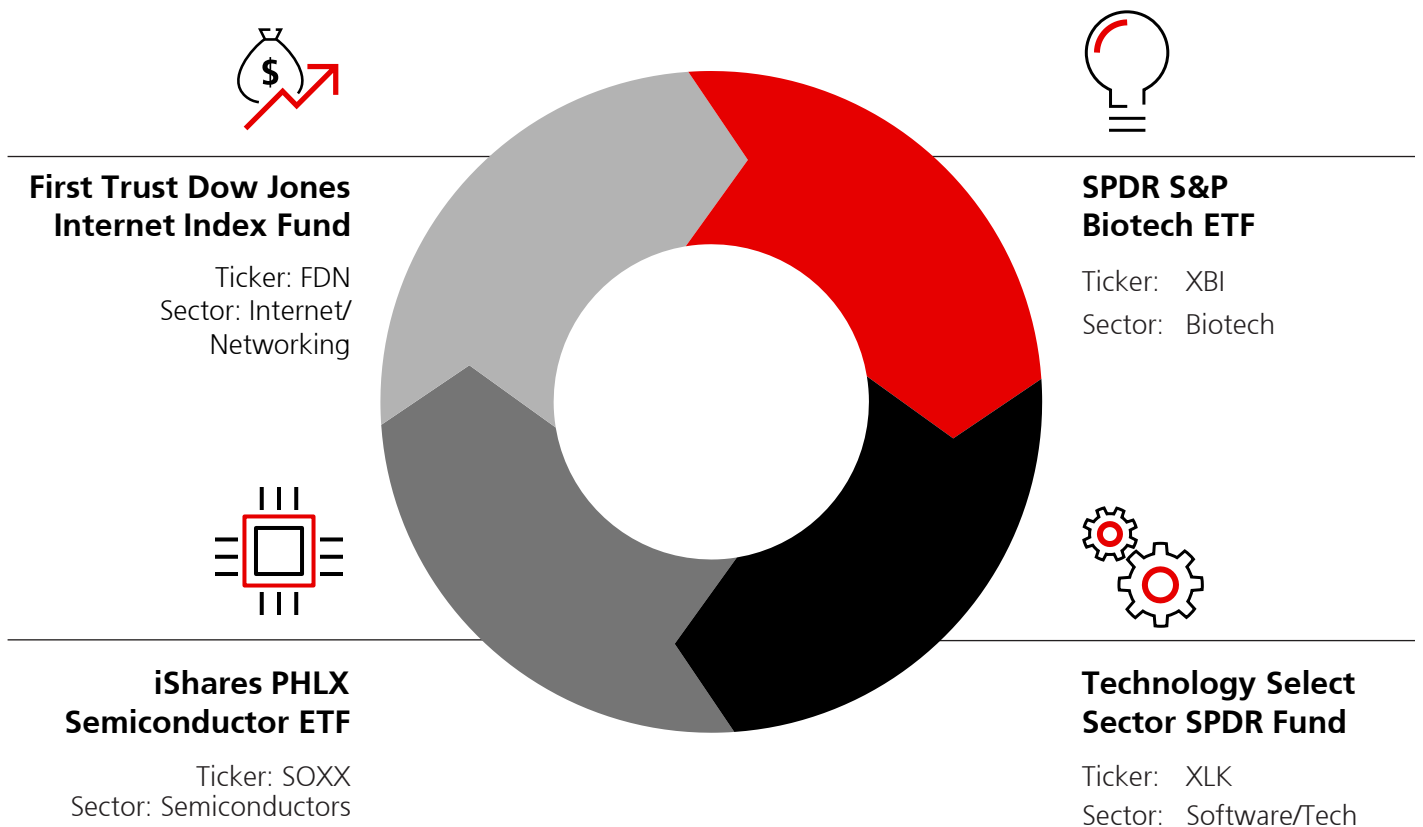
Source: UBS. Bloomberg. Data collected from December 31, 2002 to March 31, 2026. The UBS Tech Edge Index went live on January 14, 2021. Any data shown prior to the live date is simulated. Prior to, and including, December 31, 2006, a proxy was used for the FDN ETF. Prior to, and including, August 31, 2006, a proxy was used for the XBI ETF. Until January 3, 2022, the 3-month USD LIBOR rate was used in the construction of the Index. After January 3, 2022, and in connection with the discontinuation of the 3-month USD LIBOR rate (set to occur immediately after June 30, 2023), the 3-month USD LIBOR rate was replaced with the Secured Overnight Financing Rate (SOFR) plus a spread that will progress from 0.10% to 0.26% through June 30, 2023. After July 3, 2023, SOFR will be complemented by a spread of 0.26%. Past performance is no indication or guarantee of future performance. The return results provided herein are illustrative only and were derived by means of a retroactive application of a back-casted model designed with the benefit of hindsight. These back-casted, hypothetical, historical annualized Index returns have inherent limitations. No representation is made that in the future the Index will have the returns shown. Alternative modeling techniques or assumptions might produce significantly different results and may prove to be more appropriate. Actual annualized returns may vary materially from this analysis. The Index returns are net of a 0.5% p.a. index calculation fee. The Index could underperform relative to other indices, including equity indices. In addition, the Index is an excess return index: it reflects the return of the Index components net of the cost of funding a hypothetical investment in them.

Access to over 250 stocks¹ through four ETFs that focus on different segments of the technology and biotech sectors

The technology and biotech sectors have experienced strong growth over the past years, and particularly in 2020.

The COVID-19 pandemic intensified the ongoing technological and digital transformation of the economy, thereby highlighting new challenges and opportunities for the technology and biotech sectors.

The equity portion of the Index intends to capture growth opportunities in technology and biotech stocks and is distributed across four different ETFs.



1. The number of stocks held across the ETFs can fluctuate through time, and the potential overlap in holdings across the ETFs could mitigate diversification.

Diversification across asset classes for a balanced index

An equity exposure to four U.S. tech- and biotech -focused ETFs based on an evaluation of their risk to ensure that more weight is assigned to components with perceived lower risk.

Each month, the four ETFs are weighted in reverse rank order according to their 6-month realized volatility:

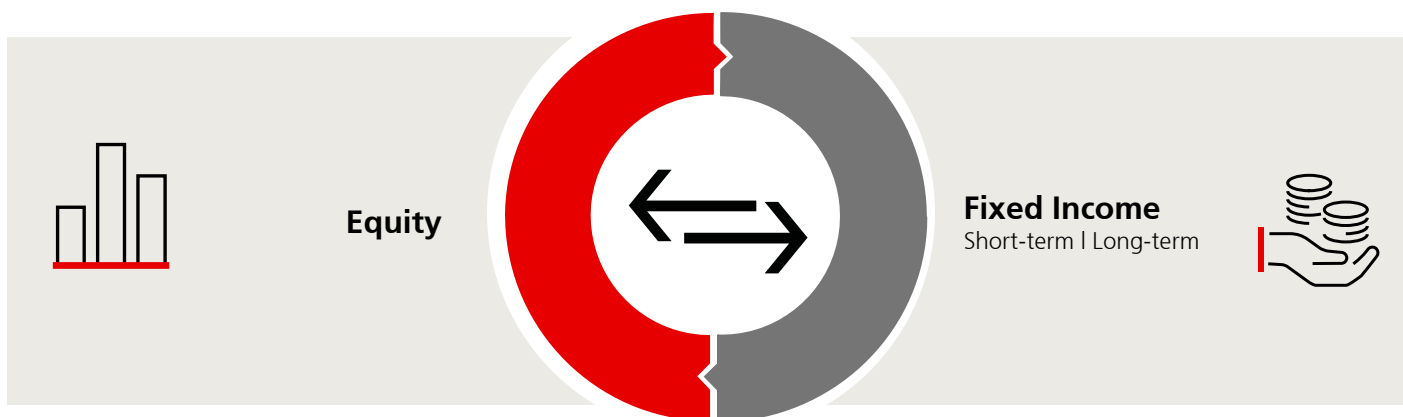
- Highest rank receives 40% weight
- 2nd highest receives 30% weight
- 3rd highest receives 20% weight
- 4th highest receives 10% weight

The reverse ranking of the ETFs is intended to increase exposure to less volatile components and reduce exposure to more volatile components.

What is volatility?

Volatility refers to the amount of variation in a component's price over time. It is also an indicator of market risk: in most cases, the greater the volatility of a component, the higher the price fluctuations and perceived risk of that component.

A dynamic multi-asset allocation



The UBS Tech Edge Index systematically rotates between the equity strategy and two fixed income components.

Every day, the allocation to the equity strategy is scaled to target a 4.5% volatility level for equities, based on a risk measure that incorporates intraday data provided by Salt Financial.

The remaining allocation is then dynamically distributed between short-term and long-term U.S. Treasury indices based on the recent performance of long-term U.S. Treasury future contracts.

The inclusion of the adaptive fixed income component (providing exposure to ten-year U.S. Treasury note futures contracts or both ten- and two-year U.S. Treasury note futures contracts) may help mitigate equity risk and therefore enable more stable returns.

A state-of-the-art daily risk control mechanism

The UBS Tech Edge Index is rebalanced on a daily basis to maintain volatility near 4.5%¹ in order to mitigate the impacts of market fluctuations and stabilize the performance of the Index.

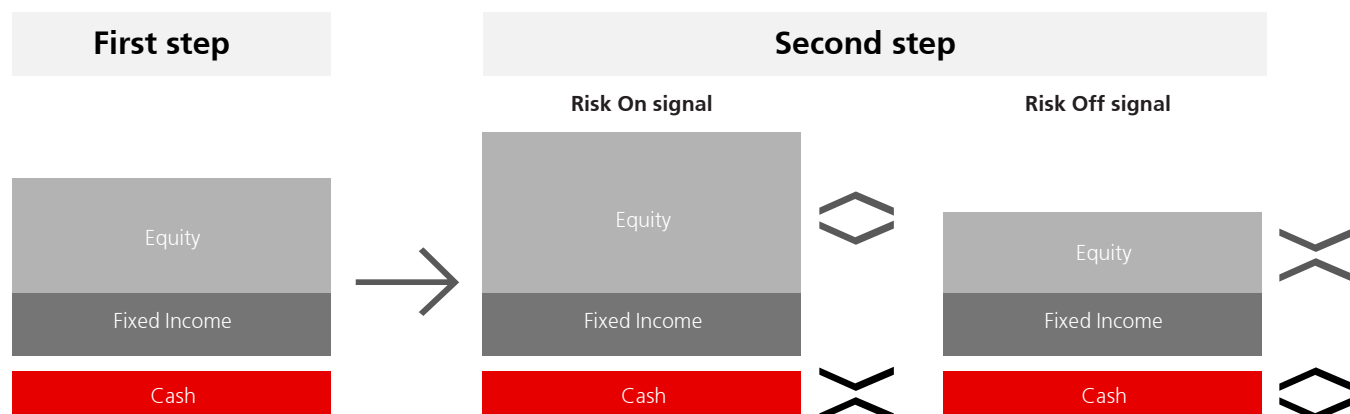
To that end, the Index utilizes an advanced volatility target mechanism powered by Salt Financial's innovative truVol® Risk Control Engine (RCE).

Focus on the mechanism

Step 1: In an effort to attain a consistent level of volatility, the Index systematically adjusts its exposure to the multi-asset allocation (up to 125%) according to a daily measure of volatility that incorporates intraday data from the truVol® RCE.

If volatility exceeds 4.5%, the Index will reduce its exposure to the multi-asset allocation, shifting to non-interest-bearing cash² instead.

Step 2: Additionally, the allocation may be further refined daily to help the Index maintain its target risk level: the amount of equity risk within the multi-asset allocation is adjusted up or down based upon a Risk On/Off signal provided by Salt Financial which aims at categorizing volatility regimes using intraday volatility data.



In certain circumstances, the Index's exposure to the multi-asset allocation may be partially or entirely reduced in favor of a non-interest-bearing hypothetical cash position. In such instances, the performance of the Index will deviate from the performance of its components.

1. Although the Index employs a mechanism designed to limit its volatility, no assurance can be given that it will achieve its volatility target. The actual realized volatility may differ from the Index's volatility target, which could negatively impact the performance of the Index, and the volatility-limiting mechanism may reduce the performance of the Index in rising markets.
2. Any exposure to cash is non-remunerating, meaning it does not earn interest. The greater the exposure to cash, the smaller the impact on the Index from market fluctuations and, consequently, the lower the potential for gains or losses. In addition, the Index is an excess return index: it reflects the return of the Index components net of the cost of funding a hypothetical investment in them. As such, the Index returns could be negatively affected if this cost of funding were to increase. The Index also has a 0.5% p.a. index calculation fee deducted on a daily basis.

What is different from a traditional volatility target mechanism?

Salt Financial uses higher frequency data by looking at the realized volatility of benchmark equities throughout the trading day.

By using a combination of intraday data and end-of-day data, this cutting-edge mechanism intends to achieve a closer representation of the market behavior.

This technology has been designed to adapt faster to changing markets, and therefore more efficiently control the realized volatility of the Index compared to traditional volatility measures.

Salt Financial

Salt Financial LLC is a leading provider of index solutions and risk analytics, powered by the patent pending truVol® Risk Control Engine (RCE) and proprietary truBeta™ portfolio construction tools.

Salt improves fundamental measures of risk, by leveraging the rich information contained in intraday prices to more accurately estimate volatility to develop index-based investment products for insurance carriers, investment banks, asset managers, and ETF issuers.

Salt is committed to collaborating with industry leaders to empower the pursuit of financial outperformance for investors worldwide. For more information, please visit <https://www.saltfinancial.com/>



About the Index

Index Key Characteristics

Bloomberg Ticker	CSEATEDG Index
Asset Class	Multi-Asset
Geographical Focus	United States
Currency	USD
Launch Date	January 14, 2021
Type of Return	Excess Return (it reflects the return of the Index components net of the hypothetical costs of funding)
Equity Components	First Trust Dow Jones Internet Fund (FDN) SPDR S&P Biotech ETF (XBI) iShares PHLX Semiconductor ETF (SOXX) Technology Select Sector SPDR Fund (XLK)
Fixed Income Components	UBS 10Y US Treasuries Excess Return Index UBS 2Y US Treasuries Excess Return Index
Index Sponsor	UBS AG
Calculation Agent	MerQube, Inc
Index Fees	0.5% p.a. deducted daily

For more information about the Index, please visit: <http://indices.ubs.com/CSEATEDG>

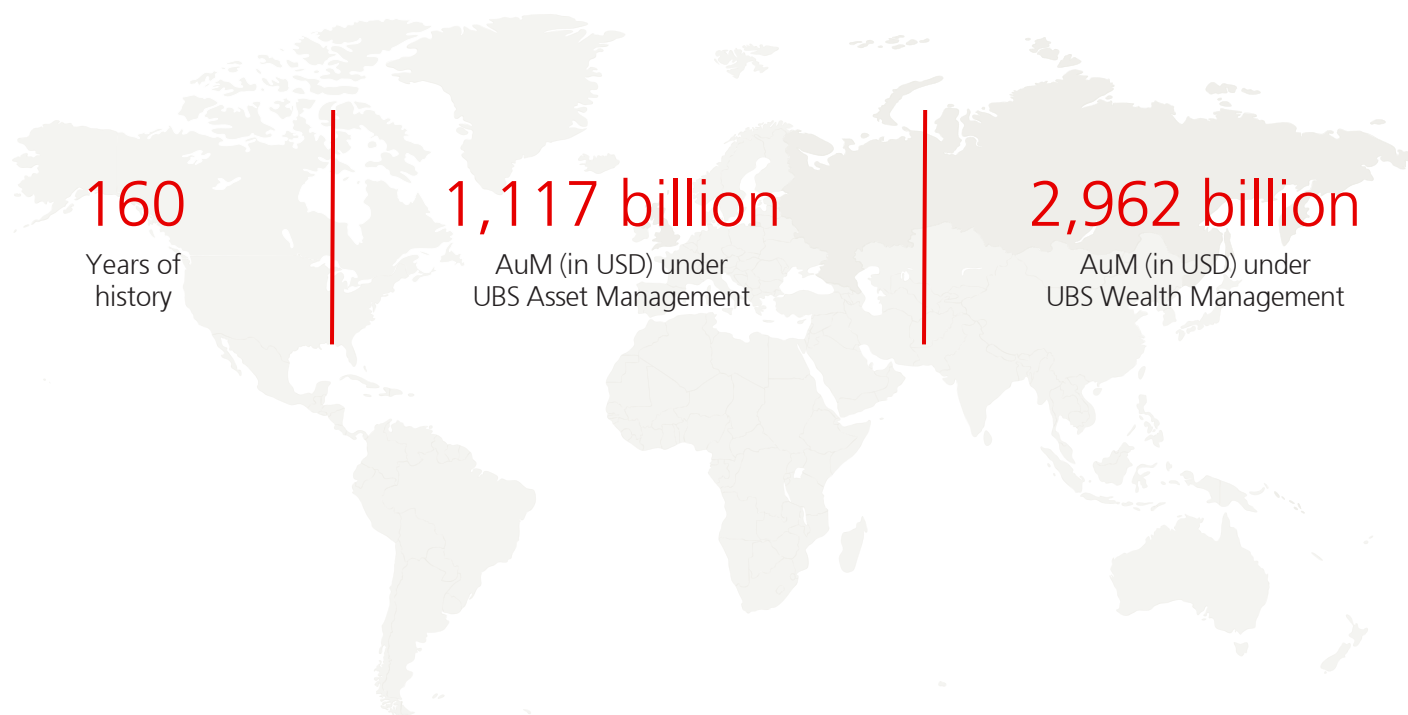


About UBS

- For over 160 years, clients have chosen to partner with UBS. They have been drawn by our tradition of client-focused advice and services, and the strength of our capital.
- Our long heritage of working alongside clients to help them succeed has made us one of the strongest, most highly rated global financial institutions.
- Clients of our Investment Bank leverage the strength and understanding that UBS has built as the world's largest wealth manager and a diversified global asset manager.

Please see ubs.com/about for more information.

UBS as of June 2023¹



Structured Products House of the Year
GlobalCapital Global Derivatives Awards, 2020

Investment Bank of the Year for Equity Derivatives
The Banker, 2020

Structured Products House of the Year
Equity Derivatives House of the Year
Electronic Platform of the Year
GlobalCapital Americas Derivatives Awards, 2020

Americas Structured Note Awards
mtn-i, 2019

Americas Derivatives House of the Year
Structured Products House of the Year
GlobalCapital Americas Derivatives Awards, 2018

Insurer Deal of the Year
Risk Awards, 2017

1. Source: UBS Global Markets – an overview (published July 2023)

Selected Risk Considerations

- The Index is rules-based and cannot be invested in directly.
- There is no assurance that the strategy on which the Index is based will be successful in producing positive returns. The Index may not rise in value and may not outperform any alternative portfolio or strategy that tracks the Index components.
- The Index utilizes components that reference futures contracts. The Index may underperform a similar investment linked to the spot prices or current levels of the underlying assets tracked by the futures contracts included in the Index components.
- The number of stocks held across the ETFs can fluctuate through time, and the potential overlap in holdings across the ETFs could mitigate diversification.
- The Index has a limited operating history and may perform in unanticipated ways. Past performance is no indication or guarantee of future performance. No actual investment which allowed tracking of the performance of the Index was possible before January 14, 2021. The return results provided herein are illustrative only and were derived by means of a retroactive application of a back-casted model designed with the benefit of hindsight. These back-casted, hypothetical, historical annualized Index returns have inherent limitations. No representation is made that the Index will have such returns in the future. Alternative modeling techniques or assumptions might produce significantly different results and may prove to be more appropriate. Actual annualized returns may vary materially from this analysis.
- The risk signals provided by Salt Financial were derived by means of a retroactive application of a back-casted model designed with the benefit of hindsight. These signals have inherent limitations. Alternative modeling techniques or assumptions might produce significantly different results and may prove to be more appropriate.
- The Index involves risks associated with equity markets and fixed income investments.
- The UBS Tech Edge Index is calculated based on signals involving intraday data powered by the truVol® Risk Control Engine. The truVol® Risk Control Engine is owned and operated by Salt Financial, which is not affiliated with UBS. Any loss of UBS's ability to use the signals based on intraday data in calculating the UBS Tech Edge Index, whether on a temporary or permanent basis, could adversely affect the performance of the Index.
- The Index is an excess return index (it reflects the return of the Index components net of the cost of funding a hypothetical investment in them) and has a 0.5% p.a. index calculation fee deducted on a daily basis.
- Although the Index employs a mechanism designed to limit its volatility, no assurance can be given that it will achieve its volatility target. The actual realized volatility may differ from the Index's volatility target, which could negatively impact the performance of the Index, and the volatility-limiting mechanism may reduce the performance of the Index in rising markets.
- The Index may have greater than 100% exposure (up to 125%) to the multi-asset allocation at any time as a result of the Volatility Control Mechanism, which may exacerbate losses and subsequent deleveraging may increase the time taken to recover from a drawdown event.
- UBS is the Index's Sponsor. MerQube is the calculation agent and oversees the rulebook that governs the operations of the Index. UBS would be expected to hedge any financial instruments and obligations linked to the Index. In such circumstances the economic interests of UBS and its affiliates are potentially adverse to the interests of a purchaser of any such instrument or obligation linked to the Index.
- Risk associated with the cessation and replacement of certain specified rates referenced in the Index: Until January 3, 2022, the 3-month USD LIBOR rate was used in the construction of the Index. Following January 3, 2022, and in the context of LIBOR being decommissioned, the 3-month USD LIBOR rate was replaced with the Secured Overnight Financing Rate (SOFR), which is published by the Federal Reserve Bank of New York, as administrator of SOFR, based on data received from other sources. As used in the construction of the Index, SOFR is complemented by a spread that will progress from 0.10% to 0.26% until June 30, 2023. After July 3, 2023, SOFR will be complemented by a spread of 0.26%. SOFR is a relatively new market index, and the market continues to develop in relation to SOFR as a reference rate. Any failure of SOFR to gain market acceptance could adversely affect the level of the Index. The composition and characteristics of SOFR are not the same as those of the 3-month USD LIBOR rate and there is no guarantee that it is a comparable substitute for the 3-month USD LIBOR rate. Should SOFR be discontinued, the Calculation Agent may in the future, in good faith, amend the Index Rules, potentially including the substitution of a replacement rate, as determined by the Calculation Agent.

Risks pertaining to the ETFs:

- Funds investing in a single sector may be subject to more volatility than funds investing in a diverse group of sectors.
- The funds may invest in small capitalization and mid-capitalization companies. Such companies may experience greater price volatility than larger, more established companies.
- ETFs trade like stocks, and are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETFs net asset value. ETF expenses will reduce returns.
- There can be no assurance that the funds' investment objectives will be achieved.
- Information technology companies are subject to certain risks, including rapidly changing technologies, short product life cycles, fierce competition, aggressive pricing and reduced profit margins, loss of patent, copyright and trademark protections, cyclical market patterns, evolving industry standards and frequent new product introductions. Certain companies may be smaller and less experienced companies, with limited product lines, markets or financial resources. Information technology company stocks, especially those which are Internet related, have experienced extreme price and volume fluctuations that are often unrelated to their operating performance.
- Passively managed funds hold a range of securities that, in the aggregate, approximates the full Index they track in terms of key risk factors and other characteristics. This may cause the fund to experience tracking errors relative to performance of the index it tracks.

Attributions and Disclaimers with Respect to UBS

- The “UBS Tech Edge Index”, “UBS”, and any trademarks, service marks and logos related thereto are service marks of UBS Group AG, UBS, or one of their affiliates (collectively, “UBS”). UBS has no role in the issuance of any insurance product, other than certain hedging arrangements and the licensing of the UBS Tech Edge Index (“the Index”) and its service marks for use in connection with insurance products and is not a party to any transaction contemplated hereby.
- The UBS Tech Edge Index was formerly known as the Credit Suisse (“CS”) Tech Edge Index. Upon change in sponsorship from Credit Suisse International to UBS AG, there are certain changes to the Index Methodology. If clients of UBS AG require further information on such changes, please request through your advisor, broker or other professional financial representative.
- The rules of the Index may be amended by UBS AG (the “Index Sponsor”) or MerQube (the “Calculation Agent”). An amendment to the rules may result from, without limitation, a change to the construction or calculation rules for the Index or from the Index Sponsor or the Index Calculation Agent determining that a change to the rules is required or desirable in order to update them or to address an error, omission or ambiguity. No assurance can be given that any such amendment would not affect parties to this document.
- The Index is an excess return index, which means that it reflects the return of the Index components net of the cost of funding a hypothetical investment in them. The Index returns are likely to be negatively affected by such costs of funding. The Index has a 0.5% per annum index calculation fee deducted on a daily basis. The Index fee will negatively affect the performance of the Index, offsetting any appreciation of its value, exacerbating any depreciation of its value and causing the level of the Index to decline steadily if its value remains relatively constant.
- While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.
- The end-of-day value of the Index is published subject to the provisions in the rules of the Index. Neither the Index Sponsor nor any of its affiliates is obliged to publish any information regarding the Index other than as stipulated in the rules of the Index.
- No actual investment which allowed tracking of the performance of the Index was possible before January 14, 2021. The return results provided herein are illustrative only and were derived by means of a retroactive application of a back-casted model designed with the benefit of hindsight. These back casted, hypothetical, historical annualized Index returns have inherent limitations. No representation is made that in the future the Index will have the returns shown. Alternative modelling techniques or assumptions might produce significantly different results and may prove to be more appropriate. Actual annualized returns may vary materially from this analysis. Any effective volatility controls may reduce the overall rate of return.
- No insurance product linked to the Index is in any way sponsored, endorsed, sold or promoted by UBS and UBS does not make any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the Index, the figure at which the Index stands at any particular time on any particular day or otherwise, or the advisability of or results to be obtained by using, investing in, or trading insurance products linked to the Index. The selection of the Index as a crediting option under an insurance product does not obligate the issuer of any such insurance product or UBS to invest annuity or premium payments in the components of the Index or in other products linked to the Index. UBS shall not be liable for the results obtained by using, investing in, or trading insurance products. The Index is compiled, maintained and calculated by UBS. However, UBS shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and UBS shall not be under any obligation to advise any person of any error therein.
- Prior to purchasing any insurance product linked to (or based on) the Index, retail clients should refer to the corresponding consumer product brochure for more information about additional risks involved when the Index is used within an insurance product.
- Obligations to make payments under insurance products linked to the Index are solely the obligation of the issuer of any such insurance product and are not the responsibility of UBS.
- The Index is the exclusive property of and currently sponsored by the Index Sponsor. Any insurance products linked to the Index are not in any way sponsored, endorsed or promoted by UBS. UBS has no obligation to take the needs of any person into consideration in composing, determining or calculating the Index (or causing the Index to be calculated). In addition, UBS makes no warranty or representation whatsoever, express or implied, as to the results to be obtained from the use of the Index and/or the level at which the Index stands at any particular time on any particular day or otherwise, and UBS shall not be liable, whether in negligence or otherwise, to any person for any errors or omissions in the Index or in the calculation of the Index or under any obligation to advise any person of any errors or omissions therein.
- UBS shall not be liable for the results obtained by using, investing in, or trading in any insurance products linked to the Index.
- This material has been prepared by UBS and not by the UBS research department. It is not investment research or a research recommendation, as it does not constitute substantive research or analysis. It is provided for informational purposes, is intended for your use only and does not constitute an invitation or offer to subscribe for or purchase any of the products or services mentioned. The information provided is not intended to provide a sufficient basis on which to make an investment decision. It is intended only to provide observations and views of certain UBS personnel, which may be different from, or inconsistent with, the observations and views of UBS research department analysts, other UBS personnel, or the proprietary positions of UBS. Observations and views expressed herein may be changed by UBS personnel at any time without notice. You should assume that the trading desk makes markets and/or currently maintains positions in any of the securities mentioned above.

Attributions and Disclaimers with Respect to UBS

Tax Disclaimer

UBS does not provide any tax advice. Any tax statement herein regarding any US federal tax is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding any penalties. Any such statement herein was written to support the marketing or promotion of the transaction(s) or matter(s) to which the statement relates. Each taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor. Notwithstanding anything to the contrary herein, each party (and each of their employees, representatives, or other agents) may disclose to any and all persons, without limitation of any kind, the U.S. tax treatment and U.S. tax structure of any transaction that may be described or included within the information contained herein relating to such U.S. tax treatment and U.S. tax structure. For this purpose, the tax treatment of a transaction is the purported or claimed U.S. federal income tax treatment of the transaction, and the tax structure of a transaction is any fact that may be relevant to understanding the purported or claimed U.S. federal income tax treatment of any transaction.

ERISA: You understand that (i) UBS AG neither has or exercises investment discretion with respect to any assets on behalf of any employee benefit plans or individual retirement accounts (collectively, "Plans") that may be involved with the purchase, holding, or redemption of a security, (ii) UBS is not undertaking to provide impartial investment advice or give advice in a fiduciary capacity on behalf of such Plans within the meaning of the U.S. Department of Labor's final regulation defining "investment advice" for purposes of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and Section 4975 of the Internal Revenue Code of 1986, as amended, (iii) UBS is not a "fiduciary" within the meaning of Section 3(21) of ERISA, and (iv) the information or communication provided herein or otherwise to the Plans or a fiduciary on behalf of any of the Plans is intended to be, and should be construed as, general information, and it does not and will not take into account your legal, regulatory, tax, business, investment, financial, accounting or other needs or priorities with respect to any Plans.

Salt Financial Disclosure: Copyright © 2026 Salt Financial Indices LLC. Salt Financial Indices LLC is a division of Salt Financial LLC. "Salt Financial" and "TRUBETA", and "TRUVOL" are registered trademarks of Salt Financial Indices LLC. These trademarks together with others have been licensed to Salt Financial LLC and/or third parties, including UBS. The redistribution, reproduction and/or photocopying of these materials in whole or in part are prohibited without written permission. This document does not constitute an offer of services in jurisdictions where Salt Financial Indices LLC, Salt Financial LLC or their respective affiliates (collectively "Salt Financial Indices") do not have the necessary licenses. All information provided by Salt Financial Indices is impersonal and not tailored to the needs of any person, entity or group of persons.

Salt Financial Indices receives compensation in connection with licensing its indices to third parties. Past performance of an index is not a guarantee of future results.

It is not possible to invest directly in an index. Exposure to an asset class represented by an index is available through investable instruments based on that index. Salt Financial Indices does not sponsor, endorse, sell, promote or manage any investment fund or other investment vehicle that is offered by third parties and that seeks to provide an investment return based on the performance of any index. Salt Financial Indices makes no assurance that investment products based on the indices will accurately

track index performance or provide positive investment returns. Salt Financial Indices is not an investment advisor and makes no representation regarding the advisability of investing in any such investment fund or other investment vehicle. A decision to invest in any such investment fund or other investment vehicle should not be made in reliance on any of the statements set forth in this document.

Prospective investors are advised to make an investment in any such fund or other vehicle only after carefully considering the risks associated with investing in such funds, as detailed in an offering memorandum or other similar document that is prepared by or on behalf of the issuer of the investment fund or other investment product or vehicle. Salt Financial Indices is not a tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios and the tax consequences of making any particular investment decision. Inclusion of a security within an index is not a recommendation by Salt Financial Indices to buy, sell, or hold such security, nor is it intended to be investment advice and should not be construed as such.

These materials have been prepared solely for informational purposes based upon information generally available to the public and from sources believed to be reliable. No content contained in these materials (including index data, ratings, credit-related analyses and data, research, valuations, model, software or other application or output therefrom) or any part thereof ("Content") may be modified, reverse engineered, reproduced or distributed in any form or by any means, or stored in a database or retrieval system, without the prior written permission of Salt Financial Indices. The Content shall not be used for any unlawful or unauthorized purposes. Salt Financial Indices and its third-party data providers and licensors (collectively, the "Salt Financial Indices LLC Parties") do not guarantee the accuracy, completeness, timeliness or availability of the Content. The Salt Financial Indices LLC Parties are not responsible for any errors or omissions, regardless of the cause, for the results obtained from the use of the Content. THE CONTENT IS PROVIDED ON AN "AS IS" BASIS. THE SALT FINANCIAL INDICES LLC PARTIES DISCLAIM ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, FREEDOM FROM BUGS, SOFTWARE ERRORS OR DEFECTS, THAT THE CONTENT'S FUNCTIONING WILL BE UNINTERRUPTED OR THAT THE CONTENT WILL OPERATE WITH ANY SOFTWARE OR HARDWARE CONFIGURATION. In no event shall the Salt Financial Indices LLC Parties be liable to any party for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including, without limitation, lost income or lost profits and opportunity costs) in connection with any use of the Content even if advised of the possibility of such damages.

In addition, Salt Financial Indices provides services to, or relating to, many organizations, including but not limited to issuers of securities, investment advisers, broker-dealers, investment banks, other financial institutions and financial intermediaries, and accordingly may receive fees or other economic benefits from those organizations, including organizations whose securities or services they may recommend, rate, include in model portfolios, evaluate or otherwise address. Salt Financial Indices has established policies and procedures to maintain the confidentiality of certain nonpublic information received in connection with each analytical process it performs in connection with the services it provides.

Disclaimers

This material has been issued by UBS AG and/or any of its affiliates ("UBS", "our", "we" and "us"). The securities, derivatives or other financial instruments described herein ("Instruments") may not be eligible for sale in all jurisdictions or to certain categories of investors. This material is for distribution only under such circumstances as may be permitted by applicable law, rules and/or regulations. All communications between you and us may be monitored.

Please also see further details as set out under "Country-specific information" below.

Country-specific information Except as otherwise specified herein, these materials are distributed to professional clients only, and are not suitable for retail clients. For further important country-specific information, please see the following link: ubs.com/sales-and-trading-country-information.

Provenance and purpose This material has been prepared by sales or trading personnel and it is not a product of our Research Department and is not intended to recommend, suggest or inform an investment strategy. Opinions expressed may differ from the opinions expressed by our other divisions, including those of the Research Department.

Recipient to exercise own judgment The information contained herein should not be regarded by recipients as a substitute for the exercise of their own judgment. It has no regard to the specific investment objectives, financial situation or particular needs of any specific recipient and does not constitute the provision of investment advice. Prior to entering into a transaction you should consult with your own legal, regulatory, tax, financial and accounting advisers to the extent you deem necessary to make your own investment, hedging and trading decisions.

Not an offer to transact This material has been prepared for informational purposes only and is not an offer to buy or sell, or a solicitation of an offer to buy or sell, any Instrument or to participate in any particular trading strategy. This material is not an official confirmation of terms.

Conflicts of Interest This material may contain proprietary commentary produced in conjunction with our trading desks that trade as principal in the Instruments. This commentary may therefore not be independent from our proprietary interests or those of connected parties which may conflict with your interests. We may have accumulated, or may acquire, a long or short position in the subject Instrument, or related derivative, on the basis of this material prior to its dissemination.

We may trade as principal or otherwise act, or have acted, as market-maker and/or as an execution venue in the Instruments. Instruments may be highly illiquid which may adversely impact the price, spread and speed of execution of orders in those Instruments. Furthermore, we may have, or have had, a relationship with or may provide, or have provided, investment

banking, capital markets and/or other financial services to the companies associated with the Instruments.

We have policies and procedures in place which are designed to manage conflicts of interest. In order to control the flow of information contained in an area of UBS we may rely on information barriers. Additional information can be found at: ubs.com/ibterms.

Contents of Material This material is prepared from information believed to be reliable, but we make no representations or warranties, express or implied, and owe no duties (including in negligence) as to the accuracy, completeness or reliability of the material, nor is it intended to be a complete statement or summary of the Instruments, markets or developments referred to. The material is subject to change without notice. We do not undertake any obligation to update this material. Any prices or quotations contained herein are indicative only and are not for valuation purposes. Past performance is not necessarily indicative of future results.

Statement of Risk The Instruments are not suitable for all investors, and trading in these Instruments is considered risky and is appropriate only for sophisticated investors and in particular any target market identified herein. These Instruments may involve a high degree of risk and may be highly volatile in response to fluctuations in interest rates, foreign exchange rates and other market conditions. Some Instruments may be physically settled or cash settled.

No Liability To the fullest extent permitted by law, neither we nor any of our directors, employees or agents is liable for any loss (including indirect, special or consequential losses or damages, even if we have been advised of the possibility of such loss or damage) arising out of any person's use of, or reliance upon, the information contained herein.

Securities Act Any Instruments that have not been registered under the United States Securities Act of 1933 may not be offered or sold in the United States except under an exception from the registration requirements of the Securities Act and applicable state securities laws.

No redistribution or reproduction We specifically prohibit the redistribution or reproduction of this material in whole or in part without our prior written permission and we accept no liability whatsoever for the actions of third parties in this respect. © UBS 2026. All rights reserved.

Disclaimers

Back-testing disclaimer

The UBS Tech Edge Index went live on January 14, 2021. All Index data prior to that date is based on backtested performance and any performance prior to index inception is hypothetical. The term "backtested" refers to simulated performance data provided as an illustration of how the Index would have performed during the relevant period had the Index administrator been calculating the Index using the current Index methodology. All UBS Tech Edge Index performance data or data derived from such performance data presented in this material, prior to January 14, 2021, are derived from simulated performance data and are provided as an illustration of how the Index would have performed and what the index components and weightings would have been, respectively, during the relevant period had the Index administrator been calculating the Index using the current Index methodology. Such simulated performance data has inherent limitations, as the simulated data is produced by the retroactive application of a backtested methodology.

Simulated performance data is based on criteria applied retroactively with the benefit of hindsight and knowledge of factors that may have positively affected its performance, cannot account for all financial risk that may affect the actual performance of the Index or any financial product that references the index, and may reflect a bias toward strategies that have performed well in the past. This data does not reflect actual performance, nor was a contemporaneous investment model run of the Index. The actual performance of the Index or any financial products that reference the Index may vary significantly from the backtested performance data. No future performance of the Index can be predicted based on the simulated performance described herein. Index performance is net of a 0.50% per annum index deduction rate and transaction and rebalancing costs described in the Selected Risk Considerations on page 10. A copy of the Index methodology will be provided upon request through your advisor, broker or other professional financial representative.

This analysis has been provided to you by UBS AG and/or any of its affiliates ("UBS"), for informational purposes only and should not be used in substitution for the exercise of independent judgement. This material contains data derived as a result of back-testing of data and is provided by UBS in good faith using its standard methodology for information of this kind. That methodology relies on proprietary models, empirical data, assumptions and such other information that we believe to be accurate and reasonable. The current data that UBS selected for preparation of this material may be substantially different if the date is selected from a different time period and this may have substantial impact on the back-testing results.

This information is provided to you for information purpose only and we make no representation as to the accuracy, completeness or appropriateness of such methodology and accept no liability for your use of the information. Specifically, there is no assurance that other banks or brokers would derive the same results for the back-test period or that such results would have been achieved in

practice. Potential investors should not rely on this material for the purpose of understanding the probability that they may lose their initial investment in investing in the subject product.

Prospective investors should also note that back-testing results may project unrealistic expectation on the performance of the subject product. Past performance is not necessarily indicative of future results. This material does not guarantee the performance of the subject product in all circumstances and UBS shall not be responsible for any investment loss suffered by the investors in investing in the subject product in this respect. The back-testing results has not considered the risks involved in investing in the subject product, including but not limited to the credit risk of the issuer of the subject product. These risks may lead to the loss of investors' initial investment in the subject product and investors should read the risks stated in the offering documents of the subject product before investing in the subject product. Under no circumstances shall UBS have any liability for a) any loss, damage or other injury in whole or in part caused by, resulting from or relating to, any error (negligent or otherwise) of UBS in connection with the compilation, methodology, interpretation, communication, publication or delivery of this analysis, or b) any direct, indirect, special, consequential, incidental or compensatory damages whatsoever (including, without limitation, lost profits), in either case caused by reliance upon or otherwise resulting from or relating to the use of (including the inability to use) this analysis. This analysis is confidential. UBS specifically prohibits the redistribution or reproduction of this material in whole or in part without the prior written permission of UBS and UBS accepts no liability whatsoever for the actions of third parties in this respect. © UBS 2026

No legal relationship (whether in contract, tort, or otherwise) exists between any investor buying, selling, entering into or holding products linked to the Index (such products, the "Index Products" and such investors, the "Index Product Investors") and UBS AG, London Branch (in its capacity as owner of the Index the "Index Owner") and the Index Owner owes no duty (whether in contract, tort, or otherwise) to any Index Product Investor. No claims, actions or legal proceedings may therefore be brought against the Index Owner in any manner whatsoever by an Index Product Investor or any other person.

The Index Owner makes no representation, warranty or guarantee whatsoever, express or implied, either as to the results to be obtained as to the use of the Index or the figures or levels at which the Index stands at any particular day or otherwise. In addition, the Index Owner gives no assurance regarding any modification or change in any methodology used in calculating the Index and is under no obligation to continue the calculation, publication and dissemination of the Index.

Disclaimers

Back-testing disclaimer (cont'd)

The Index Owner does not warrant or represent or guarantee to any person the accuracy or completeness of the Index and its computation or any information related thereto and makes no warranty or representation or guarantee of any kind whatsoever relating to the Index. The process and basis of computation and compilation of the Index and the related formulae, constituent benchmarks and factors may at any time be changed or altered by the Index Administrator. The Index is subject to the terms set out in the Index Manual, as such Index Manual may be amended from time to time.

No responsibility or liability is accepted by the Index Owner (whether for negligence or otherwise) in respect of the use of and/or reference to the Index by us or any other person in connection with securities, or for any inaccuracies, omissions, mistakes or errors in the computation of the Index (and the Index Owner shall not be obliged to advise any person or any Index Product Investor of any error therein) or for any economic or other loss which may be directly or indirectly sustained by any Index Product Investor or any other persons dealing with securities as a result. Any Index Product Investor or other person dealing with securities does so, therefore, in full knowledge of this disclaimer and can place no reliance whatsoever on the Index Owner.

The Index Owner makes no representation, warranty or guarantee as to the accuracy, completeness or appropriateness of the methodology, nor does it accept any liability for the use of such information. Nothing in this disclaimer shall exclude or limit liability to the extent such exclusion or limitation is not permitted by law or regulations to which the Index Owner is subject. The mark and name of the Index is proprietary to UBS.

MerQube, Inc

Copyright © 2026 MerQube, Inc. All rights reserved. Redistribution or reproduction in whole or in part are prohibited without written permission. This document does not constitute an offer of services in jurisdictions where MerQube Inc., and affiliates (collectively "MerQube") do not have the necessary licenses. All information provided by MerQube is impersonal and not tailored to the needs of any person, entity or group of persons. MerQube receives compensation in connection with licensing its indices to third parties and providing custom calculation services. Past performance of an index is not an indication or guarantee of future results.

It is not possible to invest directly in an index. Exposure to an asset class represented by an index is available through investable instruments based on that index. MerQube does not sponsor, endorse, sell, promote or manage any investment fund or other investment vehicle that is offered by third parties and that seeks to provide an investment return based on the performance of any index. MerQube makes no assurance that investment products based on the index will accurately track index performance or provide positive investment returns. MerQube, Inc. is not an investment advisor, and MerQube makes no representation regarding the advisability of investing in any such investment fund

or other investment vehicle. A decision to invest in any such investment fund or other investment vehicle should not be made in reliance on any of the statements set forth in this document. Prospective investors are advised to make an investment in any such fund or other vehicle only after carefully considering the risks associated with investing in such funds, as detailed in an offering memorandum or similar document that is prepared by or on behalf of the issuer of the investment fund or other investment product or vehicle.

Closing prices for indices are calculated by MerQube based on the closing price of the individual constituents of the index as set by their primary exchange. Closing prices are received by MerQube from one of its third-party vendors and verified by comparing them with prices from an alternative vendor. The vendors receive the closing price from the primary exchanges.

These materials have been prepared solely for informational purposes based upon information generally available to the public and from sources believed to be reliable. No content contained in these materials (including index data, research, valuations, model, software or other application or output therefrom) or any part thereof ("Content") may be modified, reverse-engineered, reproduced or distributed in any form or by any means, or stored in a database or retrieval system, without the prior written permission of MerQube. The Content shall not be used for any unlawful or unauthorized purposes. MerQube and its third-party data providers and licensors (collectively "MerQube Parties") do not guarantee the accuracy, completeness, timeliness or availability of the Content. MerQube Parties are not responsible for any errors or omissions, regardless of the cause, for the results obtained from the use of the Content. THE CONTENT IS PROVIDED ON AN "AS IS" BASIS. MERQUBE PARTIES DISCLAIM ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, FREEDOM FROM BUGS, SOFTWARE ERRORS OR DEFECTS, THAT THE CONTENT'S FUNCTIONING WILL BE UNINTERRUPTED OR THAT THE CONTENT WILL OPERATE WITH ANY SOFTWARE OR HARDWARE CONFIGURATION. In no event shall MerQube Parties be liable to any party for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including, without limitation, lost income or lost profits and opportunity costs) in connection with any use of the Content even if advised of the possibility of such damages.

Additional UBS disclosure in respect of MerQube

Prospective investors in any product linked to any index in respect of which MerQube acts as index administrator should be aware that as at the time of issuance, UBS AG and/or its affiliates ("UBS") has made an investment in shares in MerQube and accordingly holds up to 10% of MerQube's share capital. In certain situations, this may create a conflict of interest between UBS and any investors in the product.