

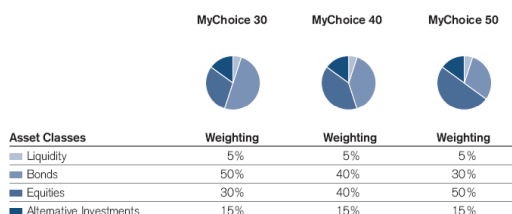
A Comparison of the two

CREDIT SUISSE  **MyChoice** SM's **My Three Choices**

They Differ



- Focus on 10 investment profile, but **does not** directly differentiate between bank level involvement needed per client segment



SM's My Three Choices

- It includes the product elements of **CS's My Choice** but also brings an additional client and product sophistication through **Choices & Solution matrix** with an emphasis on client segment needs

Satisfying all clients

Choice 1

Is the gold standard of product offers & banker advice, mostly for high net worth individuals and key clients. All clients will eventually want to elect Choice 1

Choice 2

Offers more sophisticated solutions & increased involvement by banker

Choice 3

Offers basic & simple product choices with limited involvement/advice needed by banker

Similar

CREDIT SUISSE  **MyChoice**



SM's My Three Choices



Similar

CREDIT SUISSE  **MyChoice** SM's **My Three Choices**

MyChoice

Index-tracking Discretionary Mandates

[IndexSelection](#)

[MyChoice](#)

MyChoice is the first flexible mandate solution suitable for clients who want to actively define the investment strategy of their mandate themselves.

'My Three Choices' presents
an idea whose time has come

Innovative simplification of understandable product palette

Clients decide what they want (My Three Choices)

Client experience is centerpiece of product- and service mix

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Investment Concept

The client implements his or her own investment ideas efficiently by selecting the corresponding investment profile.

What are the cornerstones of 'My Three Choices'?

- Simple understandable product offers
- Offer clients only what they want and request and when they want it. UBS becomes a help and solution destination.
- The new client experience is the centerpiece of the product- and service mix of 'My Three Choices'.

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SM's My Three Choices

Investment Profiles¹
(neutral weighting)

	MyChoice 0	MyChoice 5	MyChoice 10	MyChoice 15
Asset Classes	Weighting	Weighting	Weighting	Weighting
Liquidity	10%	5%	5%	5%
Bonds	90%	75%	70%	65%
Equities	0%	5%	10%	15%
Alternative Investments	0%	15%	15%	15%

¹ The investment profiles are offered in CHF, EUR, or USD. The weightings may be adjusted individually according to market assessment.



Service Solutions:

- Cash Solutions: includes cash deposits-, loans-, etc solutions.
- Fixed Income / Equity Solutions: includes all kind of fixed income and equity investment solutions.
- All Other Solutions: includes alternative investments, trusts, etc. solutions.

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MyChoice

SM's My Three Choices

'My Three Choices' Matrix satisfies all client segments and needs:

Underlying Investment Products

- Index-tracking instruments such as exchange-traded funds (ETFs)*
- Focus on liquid instruments
- Option of excluding hedge funds and private equity investments, if so desired

	Fixed Income / Equity Solutions	Cash Solutions	All Other Solutions
Choice 1	Advice is requested by client. Highest consulting involvement by bank	Advice is requested by client. Highest consulting involvement by bank	Advice is requested by client. Highest consulting involvement by bank
Choice 2	Advice is requested by client. Product and client needs are more complex	Advice is requested by client. Product and client needs are more complex	Advice is requested by client. Product and client needs are more complex
Choice 3	Basics and almost no consulting other than leading client to simple products (for example iShares)	Basics and almost no consulting other than leading client to simple products (for example cash deposits, etc)	Basics and almost no consulting other than leading client to simple products

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MyChoice

SM's My Three Choices

Which Type of Investor Will This Mandate Suit?

- Investors who want to control potential returns over the long term based on their own market assessments, as well as their personal goals and wishes, and have these goals and wishes implemented efficiently by Credit Suisse.

Client benefits through new experience

Client in driver-seat

Client decides how much banker involvement he/she wants or needs

New Emphasis

UBS wants to be in client hearts, not in their pockets

Simple solution and service matrix

UBS takes the noise out of the decision making

Concierge desk

UBS becomes a destination for help, not a sell shop