



# UBS Neo: *Platform Disclaimer*

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We collect information about your financial situation, investment knowledge and experience, as well as investment objectives and risk tolerance through your Investor Profile. When you completed your Investor Profile, you identified your investment objectives and you selected an appropriate risk tolerance – i.e. your willingness to take on financial risk taking into account your personal circumstances, including your loss capacity and investment horizon.

Risk tolerance is categorized L, A, B, C, D, E, F and O. L is the risk tolerance with the least risk and O would reflect the risk tolerance with the highest risk. If you selected a risk tolerance corresponding to one of the profiles "A" to "F", the Bank considers the instruments that it may recommend to you in a portfolio context. This means that the overall risk that is associated with your portfolio is assigned by the Bank by aggregating the risk of the individual instruments in your portfolio while taking into consideration diversification effects. The risk associated with individual investment instruments is assessed using UBS' internal methodologies that are based on expected fluctuations (volatility) in market value of the instrument.

In certain circumstances, due to a lack of adequate data, the Bank may determine the risk of an individual investment instrument by comparison to investment products with similar features. A portfolio with an assessed risk that matches with your selected risk tolerance is considered healthy from a volatility view.



If the "Opportunistic" profile is selected, it may expose you to very high volatility and a loss of more than the invested capital if leverage is used. In addition, portfolio volatility checks will not be applied at the point of trade and in subsequent portfolio reviews. Leverage can significantly influence the risk and return characteristics of your portfolio. It can magnify both gains and losses, and it is possible to lose more than your invested capital. You can employ leverage through borrowing or margin trading. In selecting the "Opportunistic" profile you are telling us that you are prepared to use leverage.

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