

Low Volatility High Dividend

Access to **high quality dividend yielding US equities**

UBS Certificate linked to the S&P 500 Low Volatility High Dividend Index

About the ETN

The UBS Certificate on the S&P 500 Low Volatility High Dividend Index is designed to replicate the index by holding all constituents in the exact index weighting. The index is rebalanced quarterly and therefore incurs minimal trading fees.

About the Index

The S&P 500 Low Volatility High Dividend index measures the performance of the 50 least-volatile high dividend-yielding stocks in the S&P 500. The index is designed to serve as a benchmark for income-seeking investors in the U.S. equity market.

Opportunities

- As the underlying constituents are stocks with lower price volatility and high trailing 12-month dividend yield, the certificate is attractive for investors seeking regular cash-flows and beneficial share price gains.
- Shorter-term returns for investors seeking a current income.
- Potential to achieve high returns with fewer drawdowns.
- Investments focus on equities listed in the US.
- Diversification across low volatility holdings from several different market segments, rebalanced semi-annually.
- Objective-focused and transparent index design: index components are selected by S&P, the index provider.
- Tradable every trading day under normal trading conditions.

Risks

- No capital protection: investors run the risk of losing their investment if the price of the underlying index worsens.
- At the time of publication of the top holdings the actual portfolio of the investment companies might already have changed. It is thus possible that an adjustment in the S&P 500 Low Volatility High Dividend Index varies from the actual portfolio holdings of the selected investment companies.



UBS Certificate linked to the S&P 500 Low Volatility High Dividend Index

Currency	Alpha Code	ISIN
ZAR	UBLVHD	ZAE000301735

keyinvest-za.ubs.com

- Investors bear the issuer risk and could lose their investment if the issuer files for bankruptcy.
- The issuer intends to ensure liquidity in normal market phases on trading days. However, investors should realise that they may not be able to buy / sell the product at any point in time.
- As the stocks included in the index may be listed in different currencies and the product does not have any currency hedges, the investor may also be exposed to an exchange rate risk, which may adversely affect the value of the product.
- The issuer has the right to terminate the product if certain conditions are met.

UBS Certificate linked to the S&P 500 Low Volatility High Dividend Index

Underlying	S&P 500 Low Volatility High Dividend NTR Index
Bloomberg Code	SP5LVHDN Index
ISIN	ZAE000301735
Issuer	UBS AG, London Branch
UBS AG credit rating	S&P A+ Moody's Aa3 Fitch A+
Primary exchange	Johannesburg Stock Exchange
Management fee	0.50% p.a.
Issue day	06 September 2021
Maturity date	08 September 2026
Issue price	ZAR 100.00
Settlement currency	ZAR
Alpha Code	UBLVHD

Investor profile

Solutions for investors with experience in stock market topics and structured products and with a medium to increased risk tolerance who would like to participate in the performance of the equities included in the index at little capital and administrative expense.

The product documentation, i.e. the applicable pricing supplement and termsheet can be found on keyinvest-za.ubs.com

Further information about the Index and the methodology used to compute the level of the index is available at the website of the index calculator.

Disclaimer

These materials have been prepared by UBS AG and/or a subsidiary and/or an affiliate thereof ("UBS").

These materials are for distribution only under such circumstances as may be permitted by applicable law. They have not been prepared with regard to the specific investment objectives, financial situation or particular needs of any specific recipient. They are published solely for informational purposes and are not to be construed as a solicitation or an offer to buy or sell any securities or related financial instruments or to participate in any particular trading strategy. Options, derivative products and futures are not suitable for all investors, and trading in these instruments is considered risky. The recipient should not construe the contents of these materials as legal, tax, accounting, regulatory, or other specialist or technical advice or services or investment advice or a personal recommendation. Foreign currency rates of exchange may adversely affect the value, price or income of any security or related instrument mentioned in these materials. No representation or warranty, either express or implied, is provided in relation to the accuracy, completeness or reliability of the information contained herein except with respect to information concerning UBS, nor is it intended to be a complete statement or summary of the securities markets or developments referred to in these materials or a guarantee that the services described herein comply with all applicable laws, rules and regulations. They should not be regarded by recipients as a substitute for the exercise of their own judgment. Any opinions expressed in these materials are subject to change without notice and may differ or be contrary to opinions expressed by other business areas or groups of UBS as a result of using different assumptions and criteria. UBS is under no obligation to update or keep current the information contained herein, and past performance is not necessarily indicative of future results. UBS, its directors, officers, employees or clients may have or have had interest or long or short positions in the securities or other financial instruments referred to herein and may at any time make purchases and/or sales in them as principal or agent. UBS may act or have acted as market-maker in the securities or other financial instruments discussed in these materials. Furthermore, UBS 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 relevant companies. Neither UBS nor any of its directors, officers, employees or agents accepts any liability for any loss or damage arising out of the use of all or any part of these materials or reliance upon the information contained herein. Additional information may be made available upon request. Not all products or services described herein are available in all jurisdictions and clients wishing to effect transactions should contact their local sales representative for further information and availability.

For further important country-specific information, please see the following link: keyinvest-za.ubs.com

UBS specifically prohibits the redistribution or reproduction of these materials in whole or in part without the written permission of UBS and UBS accepts no liability whatsoever for the actions of third parties in this respect. UBS South Africa (Pty) Ltd is a financial services provider authorised by the Financial Sector Conduct Authority (FSP 7328).

© UBS 2023. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved.

UBS AG, London Branch

5 Broadgate
London, EC2M 2QS

UBS South Africa (Pty) Ltd

8th Floor South Wing
144 Oxford Road
Johannesburg, 2196

keyinvestza@ubs.com
ubs.com/keyinvest
+27 11 322 7129 / 7317*

*Please note that calls to numbers marked with * may be recorded. When you call these numbers, we assume that you consent to this business practice.

