UBS FINANCIAL SERVICES INC.
299 Park Avenue
8th, 9th and 11th Floors
New York NY 10171-0002

2025 Consolidated Form 1099

Account Number: 5V I7534

Your Financial Advisor:
HSG WEALTH MANAGEMENT

Phone: 212-821-2700/800-543-0802

Reporting for:
FRED REINSTEIN

THE REINSTEIN LIVING TRUST
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS CA 90210-2021

Our 1099 Guide at www.ubs.com/1099information provides access to supplemental tax information you may find useful when filing your income tax return.

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UBS
UBS FINANCIAL SERVICES INC.
1000 HARBOR BLVD.
WEEHAWKEN, NJ 07086

Income Summary Statement
Account 5V I7534

Statement Date: **02/11/2026**
Document ID: **811D H80 1K31**

2025

FRED REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

Your Financial Advisor:
HSG WEALTH MANAGEMENT
212-821-2700

Office Code: NE
Rep Code: NE08

PAYER'S TIN: 13-2638166

RECIPIENT'S TIN: XXX-XX-2154

Summary Information

DIVIDENDS AND DISTRIBUTIONS

Not reported to the IRS*

1a- Total ordinary dividends (includes lines 1b, 5, 2e)	0.00
1b- Qualified dividends	0.00
2a- Total capital gain distributions (includes lines 2b, 2c, 2d, 2f)	0.00
2b- Unrecaptured Section 1250 gain	0.00
2c- Section 1202 gain	0.00
2d- Collectibles (28%) gain	0.00
2e- Section 897 ordinary dividends	0.00
2f- Section 897 capital gain	0.00
3- Nondividend distributions	0.00
4- Federal income tax withheld	**0.00**
5- Section 199A dividends	0.00
6- Investment expenses	0.00
8- Foreign country or US possession: 7- Foreign tax paid:	0.00
9- Cash liquidation distributions	0.00
10- Noncash liquidation distributions	0.00
12- Exempt-interest dividends (includes line 13)	0.00
13- Specified private activity bond interest dividends (AMT)	0.00

MISCELLANEOUS INFORMATION

Not reported to the IRS*

2- Royalties	0.00
3- Other income	0.00
4- Federal income tax withheld	**0.00**
8- Substitute payments in lieu of dividends or interest	0.00

SECTION 1256 CONTRACTS

Not reported to the IRS*

8- Profit or (loss) realized in 2025 on closed contracts	0.00
9- Unrealized profit or (loss) on open contracts-12/31/2024	0.00
10- Unrealized profit or (loss) on open contracts-12/31/2025	0.00
11- Aggregate profit or (loss) on contracts	0.00

If applicable, proceeds from sale transactions appear summarized below and are detailed in subsequent sections of this document.

*** This statement displays activity for this account which has NOT been reported to the IRS. Any transactions that are being furnished to the IRS are provided on Forms 1099, either packaged with this statement or sent separately. Because the formatting is similar to Forms 1099, we have provided the related instructions with this document.**

SUMMARY OF PROCEEDS, GAINS & LOSSES, ADJUSTMENTS AND WITHHOLDING

Refer to the Proceeds not reported to the IRS *pages to ensure that you consider all relevant items to determine the correct gains and losses. The amounts shown below are for informational purposes.*

Term	Form 8949 type	Proceeds	Cost basis	Market discount	Wash sale loss disallowed	Net gain or loss(-)
Short	C (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
Long	F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
Undetermined	C or F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Grand total	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Withholding	Amount
Federal income tax withheld	0.00

Changes to dividend tax classifications processed after your original tax form is issued for 2025 may require an amended tax form.

UBS FINANCIAL SERVICES INC. Account 5V I7534

Summary Information

2025 **(continued)** 02/11/2026

INTEREST INCOME

Not reported to the IRS

This statement displays activity for this account which has NOT been reported to the IRS. Any transactions that are being furnished to the IRS are provided on Forms 1099, either packaged with this statement or sent separately. Because the formatting is similar to Forms 1099, we have provided the related instructions with this document.

1- Interest income (not included in line 3)	0.00
2- Early withdrawal penalty	0.00
3- Interest on US Savings Bonds & Treasury obligations	0.00
4- Federal income tax withheld	**0.00**
5- Investment expenses	0.00
7- Foreign country or U.S. territory: 6- Foreign tax paid:	0.00
8- Tax-exempt interest (includes line 9)	0.00
9- Specified private activity bond interest (AMT)	0.00
10- Market discount (covered lots)	0.00
11- Bond premium (covered lots)	0.00
12- Bond premium on Treasury obligations (covered lots)	0.00
13- Bond premium on tax-exempt bonds (categorized below)	0.00
Tax-exempt obligations (covered lots)	0.00
Tax-exempt private activity obligations (AMT, covered lots)	0.00
14- Tax-exempt and tax credit bond CUSIP number	

The following amounts are not reported to the IRS. They are presented here for your reference when preparing your tax return(s).

Taxable accrued interest paid	0.00
Taxable accrued Treasury interest paid	0.00
Tax-exempt accrued interest paid	0.00
Tax-exempt accrued interest paid (AMT)	0.00
Taxable accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid (AMT)	0.00
Nonqualified interest	0.00
Tax-exempt nonqualified interest	0.00
Tax-exempt nonqualified interest (AMT)	0.00
Interest shortfall on contingent payment debt	0.00
Bond premium- Non Treasury obligations (noncovered lots)	0.00
Bond premium- Treasury obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (AMT, noncovered lots)	0.00
Market discount (noncovered lots)	0.00

STATE TAX WITHHELD

Use the details of the State Tax Withholding *page(s) to determine the appropriate amounts for your income tax return(s). The amounts shown in this section are for your reference.*

1099-DIV total withheld	0.00
1099-INT total withheld	0.00
1099-OID total withheld	0.00
1099-MISC total withheld	0.00
1099-B total withheld	0.00

ORIGINAL ISSUE DISCOUNT AND ADJUSTMENTS

Use bond-by-bond details from the Form 1099-OID *page(s) to determine amounts of Original Issue Discount income for your income tax return(s). The amounts shown in this section are for your reference when preparing your income tax return(s).*

Original issue discount for the year	0.00
Acquisition premium (covered lots)	0.00
Acquisition premium (noncovered lots)	0.00
Original issue discount on Treasury obligations	0.00
Acquisition premium, Treasury obligations (covered lots)	0.00
Acquisition premium, Treasury obligations (noncovered lots)	0.00
Tax-exempt OID	0.00
Tax-exempt OID (lots not reported)	0.00
Acquisition premium (covered)	0.00
Acquisition premium (lots not reported)	0.00
Tax-exempt OID on private activity bonds	0.00
Tax-exempt OID on private activity bonds (lots not reported)	0.00
Acquisition premium (AMT, covered)	0.00
Acquisition premium (AMT, lots not reported)	0.00
Market discount (all lots)	0.00
Early withdrawal penalty	0.00
Investment expenses	0.00

RECONCILIATIONS, FEES, EXPENSES AND EXPENDITURES

The amounts in this section are not reported to the IRS. They are presented here for your reference when preparing your income tax return(s).

Other Receipts & Reconciliations- Partnership distributions	0.00
Other Receipts & Reconciliations- Foreign tax paid- partnership	0.00
Other Receipts & Reconciliations- Return of principal	0.00
Other Receipts & Reconciliations- Deferred income payment	0.00
Other Receipts & Reconciliations- Deemed premium	0.00
Other Receipts & Reconciliations- Income accrual- UIT	0.00
Other Receipts & Reconciliations- Basis adjustments	0.00
Other Receipts & Reconciliations- Foreign tax pd beyond treaty	0.00
Fees & Expenses- Margin interest	10,393.38
Fees & Expenses- Dividends paid on short position	0.00
Fees & Expenses- Interest paid on short position	0.00
Fees & Expenses- Non reportable distribution expense	0.00
Fees & Expenses- Other expenses	0.00
Fees & Expenses- Severance tax	0.00
Fees & Expenses- Organizational expense	0.00
Fees & Expenses- Miscellaneous fees	0.00
Fees & Expenses- Tax-exempt investment expense	0.00
Foreign Exchange Gains & Losses- Foreign currency gain/loss	0.00

UBS FINANCIAL SERVICES INC. Account 5V I7534

Fees and Expenses

2025 02/11/2026

This section of your tax information statement may contain the detail of fees, investment expenses, and interest that are not reported with the associated items of income in other sections of the statement. You may wish to consult with your tax advisor, the IRS or your state tax authority regarding the proper treatment.

These amounts are provided here to facilitate an accounting of all amounts received during the year and are totaled in the Reconciliations, Fees, Expenses and Expenditures *found in the Summary Information at the beginning of the statement.*

Description	CUSIP and/or symbol	Date	Amount	Transaction type	Notes
LOAN INTEREST CHARGED	TEFRA1	01/31/25	-1,014.30	Loan interest paid	
		02/28/25	-784.21	Loan interest paid	
		03/31/25	-774.39	Loan interest paid	
		04/30/25	-749.08	Loan interest paid	
		05/30/25	-772.84	Loan interest paid	
		06/30/25	-746.01	Loan interest paid	
		07/31/25	-773.68	Loan interest paid	
		08/29/25	-773.92	Loan interest paid	
		09/30/25	-750.52	Loan interest paid	
		10/31/25	-775.97	Loan interest paid	
		11/28/25	-1,168.06	Loan interest paid	
		12/31/25	-1,310.40	Loan interest paid	
			-10,393.38	Total Loan interest paid	
			-10,393.38	**Total Loan interest paid**	

Instructions for Recipient

Common Instructions for Recipient

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Backup Withholding. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9 and Pub. 505 for more information. Include this amount on your income tax return as tax withheld.

Nominees. If this 1099 form includes amounts belonging to another person, you are considered a nominee recipient. You must file as the "payer" the respective Form 1099 (DIV, INT, or OID) Copy A (with a Form 1096) to the IRS for each of the other owners as recipient(s) to show their allocable share of the income and you must furnish the respective Copy B Form(s) and amounts to each owner. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the General Instructions for Certain Information Returns.

Disclosure regarding corrected IRS Consolidated Forms 1099. UBS will send you corrected Forms 1099 only: a) if revisions to amounts indicated herein exceed a total value of $100.00 or the tax withheld is $25 or more or b) upon your request with respect to your personal information (for example, to correct your name and or tax identification number). Alternatively, if you wish to have UBS automatically send you corrected Forms for revised amounts of less than $100 or $25 or less with respect to any amount of tax withheld, then please send your written election to your Financial Advisor at the UBS address listed on the cover page of this Form.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue Code. You also may have a filing requirement. See the Instructions for Form 8938.

Keep tax documents for your records.

UBS FINANCIAL SERVICES INC.
299 Park Avenue
8th, 9th and 11th Floors
New York NY 10171-0002

2025 Consolidated Form 1099

Account Number: NE 18022

Your Financial Advisor:
HSG WEALTH MANAGEMENT

Phone: 212-821-2700/800-543-0802

Reporting for:
FRED REINSTEIN

THE REINSTEIN LIVING TRUST
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS CA 90210-2021

Our 1099 Guide at www.ubs.com/1099information provides access to supplemental tax information you may find useful when filing your income tax return.

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UBS FINANCIAL SERVICES INC. 1000 HARBOR BLVD. WEEHAWKEN, NJ 07086 PAYER'S TIN: 13-2638166	**Tax Information** **Account NE 18022** FRED REINSTEIN 1409 BENEDICT CANYON DRIVE BEVERLY HILLS, CA 90210-2021 RECIPIENT'S TIN: XXX-XX-2154	**Statement Date: 02/11/2026** **Document ID: Z894 891 8H12** Your Financial Advisor: HSG WEALTH MANAGEMENT 212-821-2700 Office Code: NE Rep Code: NE08	**2025**

11 - [ ] FATCA filing requirement (see instructions)

Summary Information

13 - [ ] FATCA filing requirement (see instructions)

DIVIDENDS AND DISTRIBUTIONS 2025 1099-DIV* OMB No. 1545-0110

1a- Total ordinary dividends (includes lines 1b, 5, 2e)	638.18
1b- Qualified dividends	334.25
2a- Total capital gain distributions (includes lines 2b, 2c, 2d, 2f)	0.00
2b- Unrecaptured Section 1250 gain	0.00
2c- Section 1202 gain	0.00
2d- Collectibles (28%) gain	0.00
2e- Section 897 ordinary dividends	0.00
2f- Section 897 capital gain	0.00
3- Nondividend distributions	0.00
4- Federal income tax withheld	**0.00**
5- Section 199A dividends	0.00
6- Investment expenses	0.00
8- Foreign country or US possession: 7- Foreign tax paid:	0.00
9- Cash liquidation distributions	0.00
10- Noncash liquidation distributions	0.00
12- Exempt-interest dividends (includes line 13)	0.00
13- Specified private activity bond interest dividends (AMT)	0.00

MISCELLANEOUS INFORMATION 2025 1099-MISC* OMB No. 1545-0115

2- Royalties	0.00
3- Other income	0.00
4- Federal income tax withheld	**0.00**
8- Substitute payments in lieu of dividends or interest	0.00

SECTION 1256 CONTRACTS 2025 1099-B* OMB No. 1545-0715

8- Profit or (loss) realized in 2025 on closed contracts	0.00
9- Unrealized profit or (loss) on open contracts-12/31/2024	0.00
10- Unrealized profit or (loss) on open contracts-12/31/2025	0.00
11- Aggregate profit or (loss) on contracts	0.00

If applicable, proceeds from sale transactions appear summarized below and are detailed in subsequent sections of this document.

*** This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.**

SUMMARY OF PROCEEDS, GAINS & LOSSES, ADJUSTMENTS AND WITHHOLDING

Refer to the 1099-B *and* Proceeds not reported to the IRS *pages to ensure that you consider all relevant items and to determine the correct gains and losses. The amounts shown below are for informational purposes.*

Term	Form 8949 type	Proceeds	Cost basis	Market discount	Wash sale loss disallowed	Net gain or loss(-)
Short	A (basis reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Short	B (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Short	C (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Short-term	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Long	D (basis reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Long	E (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Long	F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Long-term	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Undetermined	B or E (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Undetermined	C or F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Undetermined-term	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	Grand total	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Withholding	Amount
Federal income tax withheld	0.00

Changes to dividend tax classifications processed after your original tax form is issued for 2025 may require an amended tax form.

UBS FINANCIAL SERVICES INC. Account NE 18022

Summary Information

2025 **(continued)** 02/11/2026

INTEREST INCOME 2025 1099-INT OMB No. 1545-0112

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

1- Interest income (not included in line 3)	0.39
2- Early withdrawal penalty	0.00
3- Interest on US Savings Bonds & Treasury obligations	0.00
4- Federal income tax withheld	**0.00**
5- Investment expenses	0.00
7- Foreign country or U.S. territory: 6- Foreign tax paid:	0.00
8- Tax-exempt interest (includes line 9)	0.00
9- Specified private activity bond interest (AMT)	0.00
10- Market discount (covered lots)	0.00
11- Bond premium (covered lots)	0.00
12- Bond premium on Treasury obligations (covered lots)	0.00
13- Bond premium on tax-exempt bonds (categorized below)	0.00
Tax-exempt obligations (covered lots)	0.00
Tax-exempt private activity obligations (AMT, covered lots)	0.00
14- Tax-exempt and tax credit bond CUSIP number	See detail
FATCA filing requirement [ ]	

The following amounts are not reported to the IRS. They are presented here for your reference when preparing your tax return(s).

Taxable accrued interest paid	0.00
Taxable accrued Treasury interest paid	0.00
Tax-exempt accrued interest paid	0.00
Tax-exempt accrued interest paid (AMT)	0.00
Taxable accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid (AMT)	0.00
Nonqualified interest	0.00
Tax-exempt nonqualified interest	0.00
Tax-exempt nonqualified interest (AMT)	0.00
Interest shortfall on contingent payment debt	0.00
Bond premium- Non Treasury obligations (noncovered lots)	0.00
Bond premium- Treasury obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (AMT, noncovered lots)	0.00
Market discount (noncovered lots)	0.00

STATE TAX WITHHELD

Use the details of the State Tax Withholding *page(s) to determine the appropriate amounts for your income tax return(s). The amounts shown in this section are for your reference.*

1099-DIV total withheld	0.00
1099-INT total withheld	0.00
1099-OID total withheld	0.00
1099-MISC total withheld	0.00
1099-B total withheld	0.00

ORIGINAL ISSUE DISCOUNT AND ADJUSTMENTS

Use bond-by-bond details from the Form 1099-OID *page(s) to determine amounts of Original Issue Discount income for your income tax return(s). The amounts shown in this section are for your reference when preparing your income tax return(s).*

Original issue discount for the year	0.00
Acquisition premium (covered lots)	0.00
Acquisition premium (noncovered lots)	0.00
Original issue discount on Treasury obligations	0.00
Acquisition premium, Treasury obligations (covered lots)	0.00
Acquisition premium, Treasury obligations (noncovered lots)	0.00
Tax-exempt OID	0.00
Tax-exempt OID (lots not reported)	0.00
Acquisition premium (covered)	0.00
Acquisition premium (lots not reported)	0.00
Tax-exempt OID on private activity bonds	0.00
Tax-exempt OID on private activity bonds (lots not reported)	0.00
Acquisition premium (AMT, covered)	0.00
Acquisition premium (AMT, lots not reported)	0.00
Market discount (all lots)	0.00
Early withdrawal penalty	0.00
Investment expenses	0.00

RECONCILIATIONS, FEES, EXPENSES AND EXPENDITURES

The amounts in this section are not reported to the IRS. They are presented here for your reference when preparing your income tax return(s).

Other Receipts & Reconciliations- Partnership distributions	0.00
Other Receipts & Reconciliations- Foreign tax paid- partnership	0.00
Other Receipts & Reconciliations- Return of principal	0.00
Other Receipts & Reconciliations- Deferred income payment	0.00
Other Receipts & Reconciliations- Deemed premium	0.00
Other Receipts & Reconciliations- Income accrual- UIT	0.00
Other Receipts & Reconciliations- Basis adjustments	0.00
Other Receipts & Reconciliations- Foreign tax pd beyond treaty	0.00
Fees & Expenses- Margin interest	0.00
Fees & Expenses- Dividends paid on short position	0.00
Fees & Expenses- Interest paid on short position	0.00
Fees & Expenses- Non reportable distribution expense	0.00
Fees & Expenses- Other expenses	0.00
Fees & Expenses- Severance tax	0.00
Fees & Expenses- Organizational expense	0.00
Fees & Expenses- Miscellaneous fees	175.00
Fees & Expenses- Tax-exempt investment expense	0.00
Foreign Exchange Gains & Losses- Foreign currency gain/loss	0.00

UBS FINANCIAL SERVICES INC. Account NE 18022

Detail for Dividends and Distributions

2025 02/11/2026

This section of your tax information statement contains the payment level detail of your taxable dividends, capital gains distributions, exempt-interest dividends, nondividend distributions and liquidation distributions. Also shown are the fair market values of any taxable stock dividends or noncash liquidation distributions.

Note that Line 3-Nondividend distributions, if populated, shows a return of capital. To the extent of your cost (or other basis) in the stock, the distribution reduces your basis and is not taxable. Any amount received in excess of your basis is taxable to you as capital gain. Please see IRS Publication 550 for more information.

Federal, state and foreign tax withheld and investment expenses are presented as negative amounts but do not net against the reportable income totals. All amounts are grouped by security, with the transactions listed in chronological order. Subtotals for each security are provided. For situations in which the tax character of a distribution (or part thereof) is different than at the time it was paid, endnotes are provided for further explanation.

Note that a payment characterized as a "Qualified dividend" is only issuer-qualified. We include, where available, the ex date of the distribution to assist with your determination of whether the taxpayer holding period requirement has been satisfied.

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes	Ex-Date
APPLE INC	037833100 AAPL		02/13/25	78.75	Qualified dividend		02/10/2025
			05/15/25	81.90	Qualified dividend		05/12/2025
			08/14/25	81.90	Qualified dividend		08/11/2025
			11/13/25	81.90	Qualified dividend		11/10/2025
				324.45	**Total Dividends & distributions**		
NVIDIA CORPORATION	67066G104 NVDA		04/02/25	2.45	Qualified dividend		03/12/2025
			07/03/25	2.45	Qualified dividend		06/11/2025
			10/02/25	2.45	Qualified dividend		09/11/2025
			12/26/25	2.45	Qualified dividend		12/04/2025
				9.80	**Total Dividends & distributions**		
UBS PRIME RESERVES FUND	90262Y786 MFPWAP		01/02/25	0.09	Nonqualified dividend		
UBS PRIME PREFERRED FUND	90262Y794 MFPWAO		02/28/25	19.19	Nonqualified dividend		
			03/31/25	37.02	Nonqualified dividend		
			04/30/25	33.13	Nonqualified dividend		
			05/30/25	31.53	Nonqualified dividend		
			06/30/25	27.92	Nonqualified dividend		
			07/31/25	26.21	Nonqualified dividend		
			08/29/25	23.49	Nonqualified dividend		
			09/30/25	22.11	Nonqualified dividend		
			10/31/25	19.68	Nonqualified dividend		
			11/28/25	15.96	Nonqualified dividend		
			12/31/25	47.60	Nonqualified dividend		
				303.84	**Total Dividends & distributions**		
				638.18	**Total Dividends & distributions**		

UBS FINANCIAL SERVICES INC. Account NE 18022

Detail for Interest Income

2025 02/11/2026

This section of your tax information statement contains the payment level detail of taxable interest and associated bond premium. Market discount will be shown here only if you have elected to recognize it currently rather than at the time of sale or maturity. Bond premium and market discount for covered tax lots are totaled on Form 1099-INT *and reported to the IRS. For noncovered tax lots, they are totaled and presented beneath the* 1099-INT *for informational purposes and are not reported to the IRS.*

To provide a complete picture of activity for each investment, we also include here nonreportable transactions such as accrued interest paid on purchases and payment or receipt of nonqualified interest. Other amounts, such as federal, state and foreign tax withheld and investment expenses are shown as negative amounts but do not net against the reportable income totals.

Security description	CUSIP and/or symbol	Date	Amount	Transaction type	Notes
UBS FDIC INSURED DEPOSIT PROGRAM	90499A9D0	03/06/25	0.01	Interest	
		11/28/25	0.10	Interest	
		12/31/25	0.28	Interest	
			0.39	Total Interest	
			0.39	**Total Interest**	

UBS FINANCIAL SERVICES INC. Account NE 18022

Fees and Expenses

2025 02/11/2026

This section of your tax information statement may contain the detail of fees, investment expenses, and interest that are not reported with the associated items of income in other sections of the statement. You may wish to consult with your tax advisor, the IRS or your state tax authority regarding the proper treatment.

These amounts are provided here to facilitate an accounting of all amounts received during the year and are totaled in the Reconciliations, Fees, Expenses and Expenditures *found in the Summary Information at the beginning of the statement.*

Description	CUSIP and/or symbol	Date	Amount	Transaction type	Notes
ANNUAL FEE-NE 18022		12/04/25	-175.00	Management fee	
			-175.00	**Total Management fee**	

Common Instructions for Recipient

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Backup Withholding. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9 and Pub. 505 for more information. Include this amount on your income tax return as tax withheld.

Nominees. If this 1099 form includes amounts belonging to another person, you are considered a nominee recipient. You must file as the "payer" the respective Form 1099 (DIV, INT, or OID) Copy A (with a Form 1096) to the IRS for each of the other owners as recipient(s) to show their allocable share of the income and you must furnish the respective Copy B Form(s) and amounts to each owner. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the General Instructions for Certain Information Returns.

Disclosure regarding corrected IRS Consolidated Forms 1099. UBS will send you corrected Forms 1099 only: a) if revisions to amounts indicated herein exceed a total value of $100.00 or the tax withheld is $25 or more or b) upon your request with respect to your personal information (for example, to correct your name and or tax identification number). Alternatively, if you wish to have UBS automatically send you corrected Forms for revised amounts of less than $100 or $25 or less with respect to any amount of tax withheld, then please send your written election to your Financial Advisor at the UBS address listed on the cover page of this Form.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue Code. You also may have a filing requirement. See the Instructions for Form 8938.

Keep tax documents for your records.

1099-DIV Instructions for Recipient

Line 1a. Shows total ordinary dividends that are taxable. Include this amount on the "Ordinary dividends" line of Form 1040 or 1040-SR. Also, report it on Schedule B (Form 1040), if required.

Line 1b. Shows the portion of the amount on line 1a that may be eligible for reduced capital gains rates. See the Instructions for Forms 1040 for how to determine this amount and where to report.

The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 or 1040-SR but treat it as a plan distribution, not as investment income, for any other purpose.

Line 2a. Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See *How To Report* in the Instructions for Schedule D (Form 1040). But, if no amount is shown on lines 2b, 2c, 2d and 2f and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown on line 2a on your Form 1040 or 1040-SR rather than Schedule D. See the Instructions for Forms 1040.

Line 2b. Shows the portion of the amount on line 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040).

Line 2c. Shows the portion of the amount on line 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040) instructions.

Line 2d. Shows the portion of the amount in box 2a that is 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet in the Instructions for Schedule D (Form 1040).

Line 2e. Shows the portion of the amount in box 1a that is section 897 gain attributable to disposition of U.S. real property interests (USRPI).

Line 2f. Shows the portion of the amount in box 2a that is section 897 gain attributable to disposition of USRPI.

Note: Lines 2e and 2f apply only to foreign persons and entities whose income maintains its character when passed through or distributed to its direct or indirect foreign owners or beneficiaries. It is generally treated as effectively connected to a trade or business within the United States. See the instructions for your tax return.

Line 3. Shows a return of capital. To the extent of your cost (or other basis) in the stock, the distribution reduces your basis and is not taxable. Any amount received in excess of your basis is taxable to you as capital gain. See Pub. 550.

Line 4. See "Backup Withholding" section in the *Common Instructions for Recipient* instructions above.

Instructions for Recipient

Line 5. Shows the portion of the amount on line 1a that may be eligible for the 20% qualified business income deduction under section 199A. See the Instructions for Form 8995 and Form 8995-A.

Line 6. Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included on line 1a.

Line 7. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040 or 1040-SR. See the Instructions for Forms 1040.

Line 8. This line should be left blank if a RIC reported the foreign tax shown on line 7.

Lines 9 and 10. Shows cash and noncash liquidation distributions.

Line 11. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue Code. You may also have a filing requirement. See the Instructions for Form 8938.

Line 12. Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Form 1040 and 1040-SR for where to report. This amount may be subject to backup withholding. See *Line 4* above.

Line 13. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included on line 11. See the Instructions for Form 6251.

Lines 14-16. State income tax withheld reporting lines.

1099-INT Instructions for Recipient

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer generally must report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

Line 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown on line 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during the calendar year on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

Line 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Form 1040 and 1040-SR to see where to take the deduction.

Line 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included on line 1. See the instructions above for a taxable covered security acquired at a premium.

Line 4. See "Backup Withholding" section in the *Common Instructions for Recipient* instructions above.

Line 5. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included on line 1. **Note:** This amount is not deductible.

Line 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.

Line 7. Shows the country or U.S. possession to which the foreign tax was paid.

Line 8. Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040 and 1040-SR. This amount may be subject to backup withholding. See line 4 above. See the instructions above for a tax-exempt covered security acquired at a premium.

Line 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included on line 8. See the Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.

Line 10. For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-OID. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). Report the accrued market discount on your income tax return as directed in the Instructions for Forms 1040 and 1040-SR. Market discount on a tax-exempt security is includible in taxable income as interest income.

Line 11. For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported on this line, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported on this line for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest on line 1. If the amount on line 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

Line 12. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported on this line, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported on this line for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest on line 3. If the amount on line 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

Line 13. For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported on this line, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported on this line for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest on line 8 or 9, whichever is applicable. If the amount on line 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).

Line 14. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

Line 15-17. State tax withheld reporting lines.

Future developments. For the latest information about developments related to Form 1099-INT and its instructions, as legislation enacted after they were published, go to www.irs.gov/Form1099INT.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

2025 Form 1099-R

UBS FINANCIAL SERVICES INC.
299 Park Avenue
8th, 9th and 11th Floors
New York NY 10171-0002

FRED M REINSTEIN
TRADITIONAL IRA
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS CA 90210-2021

Account Number: NE 29653
Individual Retirement Account

Your Financial Advisor:
HSG WEALTH MANAGEMENT

Phone: 212-821-2700/800-543-0802

Reporting for:
FRED REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

Here is your 2025 IRS Form 1099-R reporting distributions from your UBS IRA.

Our 1099-R Guide, which is available at *www.ubs.com/1099-Rinformation*, provides access to supplemental tax information you may find useful when filing your income tax return. Please contact your Financial Advisor if you would like to obtain a hard copy of this document.

More than one IRS Form 1099-R may be provided if (1) you took distributions from your UBS IRA in the same tax year while living in different states (see line 15 for state details), or (2) you received distributions in different categories (for example, both an early distribution and a normal distribution).

Additional information on Qualified Charitable Distributions (QCDs):

2025 QCD reporting: In accordance with current IRS requirements, UBS will report distributions you intend to treat as QCDs on line 7 of Form 1099-R using code 7 for normal distributions or code 4 for death distributions.

2026 QCD reporting: Starting in 2026, in compliance with updated IRS requirements for reporting QCDs, UBS will also use code "Y" on line 7 of Form 1099-R for distributions you advise us you intend to treat as QCDs.

Please refer to IRS Publication 526 for information on QCD requirements and consult your tax advisor for assistance with reporting QCDs on your income tax return.

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2025 Form 1099-R — Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

OMB No. 1545-0119

Copy C: For Recipient's Records
This information is being furnished to the Internal Revenue Service.

Date: 01/20/2026 Document ID: VBT4 7E9 KYBB
Account number: NE 29653

RECIPIENT'S TIN:	XXX-XX-2154	PAYER'S TIN:	13-2638166
Recipient: FRED REINSTEIN 1409 BENEDICT CANYON DRIVE BEVERLY HILLS, CA 90210-2021		Payer: UBS FINANCIAL SERVICES INC. 1000 HARBOR BLVD. WEEHAWKEN, NJ 07086	
1 Gross distribution	$57,866.99	Other amount percentage	%
2a Taxable amount	$57,866.99	9a Your percentage of total distribution	%
2b Taxable amount not determined	(X)	9b Total employee contributions	
Total distribution	( )	10 Amount allocable to IRR within 5 years	
3 Capital gain (included on line 2a)		11 1st year of desig. Roth contrib.	
4 Federal income tax withheld		12 FATCA filing requirement	( )
5 Employee contributions/ Designated Roth contributions or insurance premiums		13 Date of Payment	
		14 State tax withheld	
6 Net unrealized appreciation in employer's securities		15 State	CA
7 Distribution code(s)	7	Payer's state number	804-3862-5
IRA/SEP/SIMPLE	(X)	16 State distribution	$57,866.99
8 Other amount			

2025 Form 1099-R — Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

OMB No. 1545-0119

Copy B: Report this income on your Federal tax return. If this form shows Federal income tax withheld on line 4, attach this copy to your return. This information is being furnished to the Internal Revenue Service.

Date: 01/20/2026 Document ID: VBT4 7E9 KYBB
Account number: NE 29653

RECIPIENT'S TIN:	XXX-XX-2154	PAYER'S TIN:	13-2638166
Recipient: FRED REINSTEIN 1409 BENEDICT CANYON DRIVE BEVERLY HILLS, CA 90210-2021		Payer: UBS FINANCIAL SERVICES INC. 1000 HARBOR BLVD. WEEHAWKEN, NJ 07086	
1 Gross distribution	**$57,866.99**	Other amount percentage	%
2a Taxable amount	**$57,866.99**	9a Your percentage of total distribution	%
2b Taxable amount not determined	(X)	9b Total employee contributions	
Total distribution	( )	10 Amount allocable to IRR within 5 years	
3 Capital gain (included on line 2a)		11 1st year of desig. Roth contrib.	
4 Federal income tax withheld		12 FATCA filing requirement	( )
5 Employee contributions/ Designated Roth contributions or insurance premiums		13 Date of Payment	
		14 State tax withheld	
6 Net unrealized appreciation in employer's securities		15 State	CA
7 Distribution code(s)	7	Payer's state number	804-3862-5
IRA/SEP/SIMPLE	(X)	16 State distribution	$57,866.99
8 Other amount			

2025 Form 1099-R — Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

OMB No. 1545-0119

Copy 2: File this copy with your state, city, or local income tax return, when required.

Date: 01/20/2026 Document ID: VBT4 7E9 KYBB
Account number: NE 29653

RECIPIENT'S TIN:	XXX-XX-2154	PAYER'S TIN:	13-2638166
Recipient: FRED REINSTEIN 1409 BENEDICT CANYON DRIVE BEVERLY HILLS, CA 90210-2021		Payer: UBS FINANCIAL SERVICES INC. 1000 HARBOR BLVD. WEEHAWKEN, NJ 07086	
1 Gross distribution	$57,866.99	Other amount percentage	%
2a Taxable amount	$57,866.99	9a Your percentage of total distribution	%
2b Taxable amount not determined	(X)	9b Total employee contributions	
Total distribution	( )	10 Amount allocable to IRR within 5 years	
3 Capital gain (included on line 2a)		11 1st year of desig. Roth contrib.	
4 Federal income tax withheld		12 FATCA filing requirement	( )
5 Employee contributions/ Designated Roth contributions or insurance premiums		13 Date of Payment	
		14 State tax withheld	
6 Net unrealized appreciation in employer's securities		15 State	CA
7 Distribution code(s)	7	Payer's state number	804-3862-5
IRA/SEP/SIMPLE	(X)	16 State distribution	$57,866.99
8 Other amount			

Instructions for Recipient

Generally, distributions from retirement plans (IRAs, qualified plans, section 403(b) plans, and governmental section 457(b) plans), insurance contracts, etc., are reported to recipients on Form 1099-R.

Qualified plans and section 403(b) plans. If your annuity starting date is after 1997, you must use the simplified method to figure your taxable amount if your payer didn't show the taxable amount on line 2a. See the instructions for your tax return.

Traditional IRAs or traditional SIMPLE IRAs. For distributions from a traditional individual retirement arrangement (IRA) or a traditional SIMPLE IRA, generally the payer isn't required to compute the taxable amount. See the instructions for your tax return to determine the taxable amount. If you're at least age 73, you must take minimum distributions from your IRA (other than a Roth IRA or Roth SIMPLE IRA). If you don't, you're subject to an excise tax on the amount that should've been distributed. See Pub. 590-A and Pub. 590-B for more information on IRAs.

Roth IRAs or Roth SIMPLE IRAs. For distributions from a Roth IRA or Roth SIMPLE IRA, generally the payer isn't required to compute the taxable amount. You must compute any taxable amount on Form 8606. An amount shown on line 2a may be taxable earnings on an excess contribution.

Loans treated as distributions. If you borrow money from a qualified plan, section 403(b) plan, or governmental section 457(b) plan, you may have to treat the loan as a distribution and include all or part of the amount borrowed in your income. There are exceptions to this rule. If your loan is taxable, code L will be shown on line 7. See Pub. 575.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the payer has reported your complete TIN to the IRS.

Account number. May show an account, policy, or other unique number the payer assigned to distinguish your account.

Line 1. Shows the total amount distributed this year. The amount may have been a direct rollover, a transfer or conversion to a Roth IRA or Roth SIMPLE IRA, a recharacterized IRA contribution; or you may have received it as periodic payments, nonperiodic payments, or a total distribution. Report the amount on Form 1040, 1040-SR, or 1040-NR on the line for "IRA distributions" or "Pensions and annuities" (or the line for "Taxable amount") and on Form 8606, as applicable. However, if this is a lump-sum distribution, see Form 4972. If you haven't reached minimum retirement age, report your disability payments on the line for "Wages, salaries, tips, etc." on your tax return. Also report on that line permissible withdrawals from eligible automatic contribution arrangements and corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions except if the distribution is of designated Roth contributions or your after-tax contributions or if you're self-employed. If a life insurance, annuity, qualified long-term care, or endowment contract was transferred tax free to another trustee or contract issuer, an amount will be shown on this line and code 6 will be shown on line 7. If a charge or payment was made against the cash value of an annuity contract or the cash surrender value of a life insurance contract for the purchase of qualified long-term care insurance, an amount will be shown on this line and code W will be shown on line 7. You need not report these amounts on your tax return. If code C is shown on line 7, the amount shown on line 1 is a receipt of reportable death benefits that is taxable in part.

Line 2a. This part of the distribution is generally taxable. If there is no entry on this line, the payer may not have all the facts needed to figure the taxable amount. In that case, the first line on line 2b should be checked. You may want to get one of the free publications from the IRS to help you figure the taxable amount. See *Additional information* on the back of Copy 2. For an IRA distribution, see *Traditional IRAs or Traditional SIMPLE IRAs and Roth IRAs or Roth SIMPLE IRAs,* earlier. For a direct rollover, other than from a qualified plan, section 403(b) plan, or governmental section 457(b) plan to a designated Roth account in the same plan or to a Roth IRA, zero should be shown and you must enter zero (-0-) on the "Taxable amount" line of your tax return. If you roll over a distribution (other than a distribution from a designated Roth account) from a qualified plan, section 403(b) plan, or governmental section 457(b) plan to a designated Roth account in the same plan or to a Roth IRA, you must include on the "Taxable amount" line of your tax return the amount shown on this line plus the amount on line 6, if any. If this is a total distribution from a qualified plan and you were born before January 2, 1936 (or you're the beneficiary of someone born before January 2, 1936), you may be eligible for the 10-year tax option. See the Form 4972 instructions for more information. If you're an eligible retired public safety officer who elected to exclude from income distributions from your eligible plan used to pay certain insurance premiums, the amount shown on line 2a hasn't been reduced by the exclusion amount. See the instructions for your tax return for more information.

Line 2b. If the first line is checked, the payer was unable to determine the taxable amount and line 2a should be blank, except for a traditional IRA or traditional SIMPLE IRA. It's your responsibility to determine the taxable amount. If the second line is checked, the distribution was a total distribution that closed out your account.

Line 3. If you received a lump-sum distribution from a qualified plan and were born before January 2, 1936 (or you're the beneficiary of someone born before January 2, 1936), you may be able to elect to treat this amount as a capital gain on Form 4972 (not on Schedule D (Form 1040)). See the Form 4972 instructions. For a charitable gift annuity, report as a long-term capital gain as explained in the Instructions for Form 8949.

Line 4. Shows federal income tax withheld. Include this amount on your income tax return as tax withheld. Generally, if you receive payments that aren't eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer Form W-4P or Form W-4R, as applicable.

Line 5. Generally, this shows the employee's investment in the contract (after-tax contributions), if any, recovered tax free this year; the portion that's your basis in a designated Roth account; the part of premiums paid on commercial annuities or insurance contracts recovered tax free; the nontaxable part of a charitable gift annuity; or the investment in a life insurance contract reportable under section 6050Y. This line doesn't show any IRA contributions. If the amount shown is your basis in a designated Roth account, the year you first made contributions to that account may be entered on line 11.

Line 6. If you received a lump-sum distribution from a qualified plan that includes securities of the employer's company, the net unrealized appreciation (NUA) (any increase in value of such securities while in the trust) is taxed only when you sell the securities unless you choose to include it in your gross income this year. See Pub. 575 and Form 4972. If you roll over the distribution to a designated Roth account in the same plan or to a Roth IRA or Roth SIMPLE IRA, see the instructions for line 2a. For a direct rollover to a designated Roth account in the same plan or to a Roth IRA or Roth SIMPLE IRA, the NUA is included on line 2a. If you didn't receive a lump-sum distribution, the amount shown is the NUA attributable to employee contributions, which isn't taxed until you sell the securities.

Line 7. The following codes identify the distribution you received. For more information on these distributions, see the instructions for your tax return. Also, certain distributions may be subject to an additional 10% tax. See the Instructions for Form 5329.

1--Early distribution, no known exception (in most cases, under age 59½).
2--Early distribution, exception applies (under age 59½).
3--Disability.
4--Death.
5--Prohibited transaction.
6--Section 1035 exchange (a tax-free exchange of life insurance, annuity, qualified long-term care insurance, or endowment contracts).
7--Normal distribution.
8--Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2025.
9--Cost of current life insurance protection.
A--May be eligible for 10-year tax option (see Form 4972).
B--Designated Roth account distribution. Note: If code B is on line 7 and an amount is reported on line 10, see the Instructions for Form 5329.
C--Reportable death benefits under section 6050Y.
D--Annuity payments from nonqualified annuities that may be subject to tax under section 1411.
E--Distributions under Employee Plans Compliance Resolution System (EPCRS).
F--Charitable gift annuity.
G--Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA.
H--Direct rollover of a designated Roth account distribution to a Roth IRA or ROTH SIMPLE IRA.
J--Early distribution from a Roth IRA or ROTH SIMPLE IRA, no known exception (in most cases, under age 59½).
K--Distribution of traditional IRA assets not having a readily available FMV.
L--Loans treated as distributions.
M--Qualified plan loan offset.
N--Recharacterized IRA contribution made for 2025 and recharacterized in 2025.
P--Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2024 or a previous year.
Q--Qualified distribution from a Roth IRA or ROTH SIMPLE IRA.
R--Recharacterized IRA contribution made for 2024 or a previous year and recharacterized in 2025.
S--Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59½).
T--Roth IRA or Roth SIMPLE IRA distribution, exception applies.
U--Dividend distribution from ESOP under section 404(k). Note: This distribution isn't eligible for rollover.
W--Charges or payments for purchasing qualified long-term care insurance contracts under combined arrangements.
Y--Qualified charitable distribution (QCD) claimed by taxpayer under section 408(d)(8).

If the IRA/SEP/SIMPLE line is checked, you've received a traditional IRA, SEP, or SIMPLE distribution.

Line 8. If you received an annuity contract as part of a distribution, the value of the contract is shown. It isn't taxable when you receive it and shouldn't be included on lines 1 and 2a. When you receive periodic payments from the annuity contract, they're taxable at that time. If the distribution is made to more than one person, the percentage of the annuity contract distributed to you is also shown. You'll need this information if you use the 10-year tax option (Form 4972). If you previously received an annuity contract as part of a distribution (or the contract was purchased through a direct rollover from a plan account) and periodic payments from that annuity contract are included on line 1, the value of the contract as of the end of the year is shown. This information may be provided to your plan administrator to determine any required distribution from that plan. If charges were made for qualified long-term care insurance contracts under combined arrangements, the amount of the reduction in the investment (but not below zero) in the annuity or life insurance contract is reported here.

Line 9a. If a total distribution was made to more than one person, the percentage you received is shown.

Line 9b. For a life annuity from a qualified plan or from a section 403(b) plan (with after-tax contributions), an amount may be shown for the employee's total investment in the contract. It is used to compute the taxable part of the distribution. See Pub. 575.

Line 10. If an amount is reported on this line, see the Instructions for Form 5329 and Pub. 575.

Line 11. The first year you made a contribution to the designated Roth account reported on this form is shown on this line.

Line 12. If checked, the payer is reporting on this Form 1099 to satisfy its Internal Revenue Code chapter 4 account reporting requirement under FATCA. You may also have a filing requirement. See the Instructions for Form 8938.

Line 13. Shows the date of payment for reportable death benefits under section 6050Y.

Lines 14-19. If state or local income tax was withheld from the distribution, lines 16 and 19 may show the part of the distribution subject to state and/or local tax.

Additional information. You may want to see: Form W-4P, Form 4972, Form 5329, Form 8606, Pub. 525, Pub. 560, Pub. 571, Pub. 575, Pub. 590-A, Pub. 590-B, Pub. 721, Pub. 939, and Pub. 969.

Detail for Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

Distribution Codes	State
7- Normal Distribution	CA

Date		Amount	Federal tax withheld	State tax withheld	Comment
02/12/2025		41,616.99			
11/25/2025		16,250.00			
	Total	**57,866.99**			

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UBS

2025 Year-end Valuation
2026 Required Minimum Distribution

UBS FINANCIAL SERVICES INC.
299 Park Avenue
8th, 9th and 11th Floors
New York NY 10171-0002

FRED M REINSTEIN
TRADITIONAL IRA
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS CA 90210-2021

Account Number: NE 29653
Individual Retirement Account

Your Financial Advisor:
HSG WEALTH MANAGEMENT

Phone: 212-821-2700/800-543-0802

Reporting for:
FRED REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

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UBS FINANCIAL SERVICES INC.
1000 HARBOR BLVD.
WEEHAWKEN, NJ 07086

FRED REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

Your Financial Advisor:
HSG WEALTH MANAGEMENT
(212) 821-2700

Rep Code: NE08

Individual Retirement Account (IRA)

UBS FINANCIAL SERVICES INC.		Statement date:	01/29/2026
Trustee or issuer's TIN:	13-2638166	Account number:	NE 29653
		Participant's TIN:	XXX-XX-2154

2026 Required Minimum Distribution (RMD) information

2026 RMD amount	$66,385.18
RMD table	Uniform Table
Year of birth	1942

Your 2026 RMD listed above must be withdrawn by December 31, 2026 with one exception - if you attain age 73 in 2026, you may either take this RMD by December 31, 2026 or delay it up until April 1, 2027. Keep in mind that by delaying it, you will need to take two RMDs in 2027.

2025 IRA Year-End Valuation (YEV) information

Asset value on the December 31, 2025, statement	$1,115,271.07
Adjustment to December 31, 2025, statement value	
Outside asset value as of December 31, 2025	
2025 Total IRA YEV	**$1,115,271.07**

About your 2026 IRA Required Minimum Distribution ("RMD") information

- Our records show you will have an RMD due from your UBS IRA this year. If you do not withdraw your full RMD each year, the IRS may impose a 25% excise tax on the amount not distributed. The excise tax may be reduced to 10% if timely corrected (generally the earlier of within 2 years or if the IRS assesses a penalty). The RMD amount shown on this statement is only for the IRA account listed on this statement. You should receive a separate statement for each UBS IRA you own, as well as any IRAs held at other financial institutions. You can withdraw your RMD from any IRA (or combination of IRAs) at UBS or held at another financial institution.

- Your age and your IRA beneficiary determine the life expectancy factor used to calculate your RMD. **If your year of birth listed on the front of this form is incorrect, do not rely on this calculation and contact your UBS Financial Advisor to update your age in our records.**
- The IRS Uniform Lifetime Table ("Uniform table") was used to determine life expectancy in all cases with the one exception stated below.
- If your sole primary beneficiary named on your UBS IRA is currently your spouse who is more than 10 years younger than you, the Joint and Last Survivor Life Expectancy Table was used rather than the Uniform table, resulting in a smaller

RMD. If your spouse is the sole beneficiary of your IRA, and he or she dies before you, your spouse won't fail to be your sole beneficiary for the year that he or she died solely because someone other than your spouse is named a beneficiary for the rest of that year. However, do not rely on this calculation if you get divorced during the year or change the primary beneficiary designation on the IRA during the year. In both cases you will be required to use the Uniform table.
- The life expectancy table used is listed on the front of this statement.

- Your IRA's year-end valuation ("YEV") is divided by your life expectancy to determine your RMD. **The YEV listed on the front of this form will not be accurate if any of the following apply:**
- You have outstanding rollover distributions (amounts withdrawn last year that are not due to be rolled back into the IRA until this year), outstanding transfers, or recharacterized contributions. You are required to add back these amounts into the YEV to determine your correct RMD. UBS has not included these amounts in the YEV provided.
- Your IRA includes an investment for which a December 31 value has not yet been received. This category includes alternative investments listed on your monthly UBS statements having a value other than a December 31 value. Once UBS obtains the December 31 value from the issuer of the investment, you will be sent an updated YEV and RMD by the third quarter of this year.

- If you are not enrolled in UBS's automated RMD service, your RMD will not be distributed until you provide proper authorization to your UBS Financial Advisor (first time distributions require completion of a UBS IRA Distribution Approval Form).

- Please review your RMD with your personal tax advisor. Neither UBS Financial Services Inc. nor its employees provide tax or legal advice.

About Your 2025 IRA year-end valuation (YEV) information

As your IRA custodian, UBS is required to provide you with an annual year-end valuation ("YEV") of your IRA and to report this information to the IRS. This YEV is provided for informational purposes only, is generally not verified or guaranteed by UBS, and is not intended to represent the resale or liquidation value of the investment or the price at which it could be purchased.

The enclosed Year-End Valuation Statement is provided when your year-end value differs from the value reflected on your regular December 31 statement from UBS which occurs in the following circumstances:

- **Investments not reflected on your UBS monthly statements**
- Certain Private placements (e.g. private equity or debt, private limited partnerships or limited liability companies and promissory notes). These are investments registered in the name of UBS as custodian of your IRA pursuant to an agreement under which you are required to provide UBS an annual YEV for the investment from either the issuer of the investment or an independent qualified appraiser. If the value shown on the front of this statement is different than the value you provided to UBS, this means that UBS obtained a YEV for the investment from sources UBS deems reliable. If UBS receives an updated YEV after the date this statement was prepared, a corrected statement will be furnished to you and to the IRS. If you did not provide UBS with a 2025 YEV of your private placement, then UBS may resign as IRA custodian of the investment and distribute the investment to you pursuant to your agreement with us.
- Mutual Funds Not Held at UBS. These are mutual fund shares held directly at the fund company in the name of UBS as custodian of your IRA. Since UBS does not hold the shares on its books and records, the value is not shown on your regular monthly statements.

- **Investments reflected on your UBS monthly statement but are not priced (i.e., shown as "price was unavailable")**
- Prices may be unavailable due to situations such as infrequent trading, de-listing from security exchanges, or bankruptcy; however, the securities have not been identified by our sources as worthless as of 12/31/2025. As UBS's pricing vendors were unable to provide an updated 12/31/2025 price, the value shown reflects the last value available that is no more than 12 months old as of year-end.

- **Investments reflected on your UBS monthly statement and priced, but the price as of 12/31 has been corrected or updated.**
- UBS may receive revised YEVs for certain types of investments after the close of the calendar year, typically for various alternative investments.

SIPC Protection
UBS Financial Services Inc. is a member of the Securities Investor Protection Corporation (SIPC). SIPC protection and excess SIPC protection do not apply to assets held away from UBS Financial Services Inc. Therefore, if your investment is not held at UBS Financial Services Inc., it will not receive SIPC protection or excess SIPC protection. Refer to the back of your monthly UBS Financial Services Inc. statement for additional information.

***Recipient's identification number.** For your protection, this form may show only the last four digits of your social security number (SSN) or other national identification number used for tax purposes, although your complete identification number has been reported to the IRS and, where applicable, to state and/or local governments.

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UBS

2025 Form 1099-R

UBS FINANCIAL SERVICES INC.
299 Park Avenue
8th, 9th and 11th Floors
New York NY 10171-0002

PATRICIA ANN REINSTEIN
TRADITIONAL IRA
1409 BENEDICT CANYON DR
BEVERLY HILLS CA 90210-2021

Account Number: NE 39993
Individual Retirement Account

Your Financial Advisor:
HSG WEALTH MANAGEMENT

Phone: 212-821-2700/800-543-0802

Reporting for:
PATRICIA A REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

Here is your 2025 IRS Form 1099-R reporting distributions from your UBS IRA.

Our 1099-R Guide, which is available at *www.ubs.com/1099-Rinformation*, provides access to supplemental tax information you may find useful when filing your income tax return. Please contact your Financial Advisor if you would like to obtain a hard copy of this document.

More than one IRS Form 1099-R may be provided if (1) you took distributions from your UBS IRA in the same tax year while living in different states (see line 15 for state details), or (2) you received distributions in different categories (for example, both an early distribution and a normal distribution).

Additional information on Qualified Charitable Distributions (QCDs):

2025 QCD reporting: In accordance with current IRS requirements, UBS will report distributions you intend to treat as QCDs on line 7 of Form 1099-R using code 7 for normal distributions or code 4 for death distributions.

2026 QCD reporting: Starting in 2026, in compliance with updated IRS requirements for reporting QCDs, UBS will also use code "Y" on line 7 of Form 1099-R for distributions you advise us you intend to treat as QCDs.

Please refer to IRS Publication 526 for information on QCD requirements and consult your tax advisor for assistance with reporting QCDs on your income tax return.

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2025 Form 1099-R

Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
OMB No. 1545-0119

Copy C: For Recipient's Records
This information is being furnished to the Internal Revenue Service.

Date: 01/20/2026 Document ID: 63UB CX2 1111
Account number: NE 39993

RECIPIENT'S TIN: XXX-XX-7410
Recipient: PATRICIA A REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

PAYER'S TIN: 13-2638166
Payer: UBS FINANCIAL SERVICES INC.
1000 HARBOR BLVD.
WEEHAWKEN, NJ 07086

1	Gross distribution	$415.75		Other amount percentage	%
2a	Taxable amount	$415.75	9a	Your percentage of total distribution	%
2b	Taxable amount not determined	(X)	9b	Total employee contributions	
	Total distribution	( )	10	Amount allocable to IRR within 5 years	
3	Capital gain (included on line 2a)		11	1st year of desig. Roth contrib.	
4	Federal income tax withheld		12	FATCA filing requirement	( )
5	Employee contributions/ Designated Roth contributions or insurance premiums		13	Date of Payment	
			14	State tax withheld	
6	Net unrealized appreciation in employer's securities		15	State	CA
7	Distribution code(s)	7		Payer's state number	804-3862-5
	IRA/SEP/SIMPLE	(X)	16	State distribution	$415.75
8	Other amount				

2025 Form 1099-R

Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
OMB No. 1545-0119

Copy B: Report this income on your Federal tax return. If this form shows Federal income tax withheld on line 4, attach this copy to your return. This information is being furnished to the Internal Revenue Service.

Date: 01/20/2026 Document ID: 63UB CX2 1111
Account number: NE 39993

RECIPIENT'S TIN: XXX-XX-7410
Recipient: PATRICIA A REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

PAYER'S TIN: 13-2638166
Payer: UBS FINANCIAL SERVICES INC.
1000 HARBOR BLVD.
WEEHAWKEN, NJ 07086

1	**Gross distribution**	**$415.75**		Other amount percentage	%
2a	**Taxable amount**	**$415.75**	9a	Your percentage of total distribution	%
2b	Taxable amount not determined	(X)	9b	Total employee contributions	
	Total distribution	( )	10	Amount allocable to IRR within 5 years	
3	Capital gain (included on line 2a)		11	1st year of desig. Roth contrib.	
4	**Federal income tax withheld**		12	FATCA filing requirement	( )
5	Employee contributions/ Designated Roth contributions or insurance premiums		13	Date of Payment	
			14	State tax withheld	
6	Net unrealized appreciation in employer's securities		15	State	CA
7	Distribution code(s)	7		Payer's state number	804-3862-5
	IRA/SEP/SIMPLE	(X)	16	State distribution	$415.75
8	Other amount				

2025 Form 1099-R

Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
OMB No. 1545-0119

Copy 2: File this copy with your state, city, or local income tax return, when required.

Date: 01/20/2026 Document ID: 63UB CX2 1111
Account number: NE 39993

RECIPIENT'S TIN: XXX-XX-7410
Recipient: PATRICIA A REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

PAYER'S TIN: 13-2638166
Payer: UBS FINANCIAL SERVICES INC.
1000 HARBOR BLVD.
WEEHAWKEN, NJ 07086

1	Gross distribution	$415.75		Other amount percentage	%
2a	Taxable amount	$415.75	9a	Your percentage of total distribution	%
2b	Taxable amount not determined	(X)	9b	Total employee contributions	
	Total distribution	( )	10	Amount allocable to IRR within 5 years	
3	Capital gain (included on line 2a)		11	1st year of desig. Roth contrib.	
4	Federal income tax withheld		12	FATCA filing requirement	( )
5	Employee contributions/ Designated Roth contributions or insurance premiums		13	Date of Payment	
			14	State tax withheld	
6	Net unrealized appreciation in employer's securities		15	State	CA
7	Distribution code(s)	7		Payer's state number	804-3862-5
	IRA/SEP/SIMPLE	(X)	16	State distribution	$415.75
8	Other amount				

Instructions for Recipient

Generally, distributions from retirement plans (IRAs, qualified plans, section 403(b) plans, and governmental section 457(b) plans), insurance contracts, etc., are reported to recipients on Form 1099-R.

Qualified plans and section 403(b) plans. If your annuity starting date is after 1997, you must use the simplified method to figure your taxable amount if your payer didn't show the taxable amount on line 2a. See the instructions for your tax return.

Traditional IRAs or traditional SIMPLE IRAs. For distributions from a traditional individual retirement arrangement (IRA) or a traditional SIMPLE IRA, generally the payer isn't required to compute the taxable amount. See the instructions for your tax return to determine the taxable amount. If you're at least age 73, you must take minimum distributions from your IRA (other than a Roth IRA or Roth SIMPLE IRA). If you don't, you're subject to an excise tax on the amount that should've been distributed. See Pub. 590-A and Pub. 590-B for more information on IRAs.

Roth IRAs or Roth SIMPLE IRAs. For distributions from a Roth IRA or Roth SIMPLE IRA, generally the payer isn't required to compute the taxable amount. You must compute any taxable amount on Form 8606. An amount shown on line 2a may be taxable earnings on an excess contribution.

Loans treated as distributions. If you borrow money from a qualified plan, section 403(b) plan, or governmental section 457(b) plan, you may have to treat the loan as a distribution and include all or part of the amount borrowed in your income. There are exceptions to this rule. If your loan is taxable, code L will be shown on line 7. See Pub. 575.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the payer has reported your complete TIN to the IRS.

Account number. May show an account, policy, or other unique number the payer assigned to distinguish your account.

Line 1. Shows the total amount distributed this year. The amount may have been a direct rollover, a transfer or conversion to a Roth IRA or Roth SIMPLE IRA, a recharacterized IRA contribution; or you may have received it as periodic payments, nonperiodic payments, or a total distribution. Report the amount on Form 1040, 1040-SR, or 1040-NR on the line for "IRA distributions" or "Pensions and annuities" (or the line for "Taxable amount") and on Form 8606, as applicable. However, if this is a lump-sum distribution, see Form 4972. If you haven't reached minimum retirement age, report your disability payments on the line for "Wages, salaries, tips, etc." on your tax return. Also report on that line permissible withdrawals from eligible automatic contribution arrangements and corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions except if the distribution is of designated Roth contributions or your after-tax contributions or if you're self-employed. If a life insurance, annuity, qualified long-term care, or endowment contract was transferred tax free to another trustee or contract issuer, an amount will be shown on this line and code 6 will be shown on line 7. If a charge or payment was made against the cash value of an annuity contract or the cash surrender value of a life insurance contract for the purchase of qualified long-term care insurance, an amount will be shown on this line and code W will be shown on line 7. You need not report these amounts on your tax return. If code C is shown on line 7, the amount shown on line 1 is a receipt of reportable death benefits that is taxable in part.

Line 2a. This part of the distribution is generally taxable. If there is no entry on this line, the payer may not have all the facts needed to figure the taxable amount. In that case, the first line on line 2b should be checked. You may want to get one of the free publications from the IRS to help you figure the taxable amount. See *Additional information* on the back of Copy 2. For an IRA distribution, see *Traditional IRAs or Traditional SIMPLE IRAs and Roth IRAs or Roth SIMPLE IRAs,* earlier. For a direct rollover, other than from a qualified plan, section 403(b) plan, or governmental section 457(b) plan to a designated Roth account in the same plan or to a Roth IRA, zero should be shown and you must enter zero (-0-) on the "Taxable amount" line of your tax return. If you roll over a distribution (other than a distribution from a designated Roth account) from a qualified plan, section 403(b) plan, or governmental section 457(b) plan to a designated Roth account in the same plan or to a Roth IRA, you must include on the "Taxable amount" line of your tax return the amount shown on this line plus the amount on line 6, if any. If this is a total distribution from a qualified plan and you were born before January 2, 1936 (or you're the beneficiary of someone born before January 2, 1936), you may be eligible for the 10-year tax option. See the Form 4972 instructions for more information. If you're an eligible retired public safety officer who elected to exclude from income distributions from your eligible plan used to pay certain insurance premiums, the amount shown on line 2a hasn't been reduced by the exclusion amount. See the instructions for your tax return for more information.

Line 2b. If the first line is checked, the payer was unable to determine the taxable amount and line 2a should be blank, except for a traditional IRA or traditional SIMPLE IRA. It's your responsibility to determine the taxable amount. If the second line is checked, the distribution was a total distribution that closed out your account.

Line 3. If you received a lump-sum distribution from a qualified plan and were born before January 2, 1936 (or you're the beneficiary of someone born before January 2, 1936), you may be able to elect to treat this amount as a capital gain on Form 4972 (not on Schedule D (Form 1040)). See the Form 4972 instructions. For a charitable gift annuity, report as a long-term capital gain as explained in the Instructions for Form 8949.

Line 4. Shows federal income tax withheld. Include this amount on your income tax return as tax withheld. Generally, if you receive payments that aren't eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer Form W-4P or Form W-4R, as applicable.

Line 5. Generally, this shows the employee's investment in the contract (after-tax contributions), if any, recovered tax free this year; the portion that's your basis in a designated Roth account; the part of premiums paid on commercial annuities or insurance contracts recovered tax free; the nontaxable part of a charitable gift annuity; or the investment in a life insurance contract reportable under section 6050Y. This line doesn't show any IRA contributions. If the amount shown is your basis in a designated Roth account, the year you first made contributions to that account may be entered on line 11.

Line 6. If you received a lump-sum distribution from a qualified plan that includes securities of the employer's company, the net unrealized appreciation (NUA) (any increase in value of such securities while in the trust) is taxed only when you sell the securities unless you choose to include it in your gross income this year. See Pub. 575 and Form 4972. If you roll over the distribution to a designated Roth account in the same plan or to a Roth IRA or Roth SIMPLE IRA, see the instructions for line 2a. For a direct rollover to a designated Roth account in the same plan or to a Roth IRA or Roth SIMPLE IRA, the NUA is included on line 2a. If you didn't receive a lump-sum distribution, the amount shown is the NUA attributable to employee contributions, which isn't taxed until you sell the securities.

Line 7. The following codes identify the distribution you received. For more information on these distributions, see the instructions for your tax return. Also, certain distributions may be subject to an additional 10% tax. See the Instructions for Form 5329.

1--Early distribution, no known exception (in most cases, under age 59½).
2--Early distribution, exception applies (under age 59½).
3--Disability.
4--Death.
5--Prohibited transaction.
6--Section 1035 exchange (a tax-free exchange of life insurance, annuity, qualified long-term care insurance, or endowment contracts).
7--Normal distribution.
8--Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2025.
9--Cost of current life insurance protection.
A--May be eligible for 10-year tax option (see Form 4972).
B--Designated Roth account distribution. Note: If code B is on line 7 and an amount is reported on line 10, see the Instructions for Form 5329.
C--Reportable death benefits under section 6050Y.
D--Annuity payments from nonqualified annuities that may be subject to tax under section 1411.
E--Distributions under Employee Plans Compliance Resolution System (EPCRS).
F--Charitable gift annuity.
G--Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA.
H--Direct rollover of a designated Roth account distribution to a Roth IRA or ROTH SIMPLE IRA.
J--Early distribution from a Roth IRA or ROTH SIMPLE IRA, no known exception (in most cases, under age 59½).
K--Distribution of traditional IRA assets not having a readily available FMV.
L--Loans treated as distributions.
M--Qualified plan loan offset.
N--Recharacterized IRA contribution made for 2025 and recharacterized in 2025.
P--Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2024 or a previous year.
Q--Qualified distribution from a Roth IRA or ROTH SIMPLE IRA.
R--Recharacterized IRA contribution made for 2024 or a previous year and recharacterized in 2025.
S--Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59½).
T--Roth IRA or Roth SIMPLE IRA distribution, exception applies.
U--Dividend distribution from ESOP under section 404(k). Note: This distribution isn't eligible for rollover.
W--Charges or payments for purchasing qualified long-term care insurance contracts under combined arrangements.
Y--Qualified charitable distribution (QCD) claimed by taxpayer under section 408(d)(8).

If the IRA/SEP/SIMPLE line is checked, you've received a traditional IRA, SEP, or SIMPLE distribution.

Line 8. If you received an annuity contract as part of a distribution, the value of the contract is shown. It isn't taxable when you receive it and shouldn't be included on lines 1 and 2a. When you receive periodic payments from the annuity contract, they're taxable at that time. If the distribution is made to more than one person, the percentage of the annuity contract distributed to you is also shown. You'll need this information if you use the 10-year tax option (Form 4972). If you previously received an annuity contract as part of a distribution (or the contract was purchased through a direct rollover from a plan account) and periodic payments from that annuity contract are included on line 1, the value of the contract as of the end of the year is shown. This information may be provided to your plan administrator to determine any required distribution from that plan. If charges were made for qualified long-term care insurance contracts under combined arrangements, the amount of the reduction in the investment (but not below zero) in the annuity or life insurance contract is reported here.

Line 9a. If a total distribution was made to more than one person, the percentage you received is shown.

Line 9b. For a life annuity from a qualified plan or from a section 403(b) plan (with after-tax contributions), an amount may be shown for the employee's total investment in the contract. It is used to compute the taxable part of the distribution. See Pub. 575.

Line 10. If an amount is reported on this line, see the Instructions for Form 5329 and Pub. 575.

Line 11. The first year you made a contribution to the designated Roth account reported on this form is shown on this line.

Line 12. If checked, the payer is reporting on this Form 1099 to satisfy its Internal Revenue Code chapter 4 account reporting requirement under FATCA. You may also have a filing requirement. See the Instructions for Form 8938.

Line 13. Shows the date of payment for reportable death benefits under section 6050Y.

Lines 14-19. If state or local income tax was withheld from the distribution, lines 16 and 19 may show the part of the distribution subject to state and/or local tax.

Additional information. You may want to see: Form W-4P, Form 4972, Form 5329, Form 8606, Pub. 525, Pub. 560, Pub. 571, Pub. 575, Pub. 590-A, Pub. 590-B, Pub. 721, Pub. 939, and Pub. 969.

UBS FINANCIAL SERVICES INC.

Detail for Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

Distribution Codes	State
7- Normal Distribution	CA

Date	Amount	Federal tax withheld	State tax withheld	Comment
11/21/2025	415.75			

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2025 Year-end Valuation
2026 Required Minimum Distribution

UBS FINANCIAL SERVICES INC.
299 Park Avenue
8th, 9th and 11th Floors
New York NY 10171-0002

PATRICIA ANN REINSTEIN
TRADITIONAL IRA
1409 BENEDICT CANYON DR
BEVERLY HILLS CA 90210-2021

Account Number: NE 39993
Individual Retirement Account

Your Financial Advisor:
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Phone: 212-821-2700/800-543-0802

Reporting for:
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1409 BENEDICT CANYON DRIVE
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UBS FINANCIAL SERVICES INC.
1000 HARBOR BLVD.
WEEHAWKEN, NJ 07086

PATRICIA A REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

Your Financial Advisor:
HSG WEALTH MANAGEMENT
(212) 821-2700

Rep Code: NE08

Individual Retirement Account (IRA)

UBS FINANCIAL SERVICES INC.		Statement date:	01/29/2026
Trustee or issuer's TIN:	13-2638166	Account number:	NE 39993
		Participant's TIN:	XXX-XX-7410

2026 Required Minimum Distribution (RMD) information

2026 RMD amount	$424.13
RMD table	Uniform Table
Year of birth	1943

Your 2026 RMD listed above must be withdrawn by December 31, 2026 with one exception - if you attain age 73 in 2026, you may either take this RMD by December 31, 2026 or delay it up until April 1, 2027. Keep in mind that by delaying it, you will need to take two RMDs in 2027.

2025 IRA Year-End Valuation (YEV) information

Asset value on the December 31, 2025, statement	$7,507.25
Adjustment to December 31, 2025, statement value	
Outside asset value as of December 31, 2025	
2025 Total IRA YEV	**$7,507.25**

About your 2026 IRA Required Minimum Distribution ("RMD") information

- Our records show you will have an RMD due from your UBS IRA this year. If you do not withdraw your full RMD each year, the IRS may impose a 25% excise tax on the amount not distributed. The excise tax may be reduced to 10% if timely corrected (generally the earlier of within 2 years or if the IRS assesses a penalty). The RMD amount shown on this statement is only for the IRA account listed on this statement. You should receive a separate statement for each UBS IRA you own, as well as any IRAs held at other financial institutions. You can withdraw your RMD from any IRA (or combination of IRAs) at UBS or held at another financial institution.

- Your age and your IRA beneficiary determine the life expectancy factor used to calculate your RMD. **If your year of birth listed on the front of this form is incorrect, do not rely on this calculation and contact your UBS Financial Advisor to update your age in our records.**
- The IRS Uniform Lifetime Table ("Uniform table") was used to determine life expectancy in all cases with the one exception stated below.
- If your sole primary beneficiary named on your UBS IRA is currently your spouse who is more than 10 years younger than you, the Joint and Last Survivor Life Expectancy Table was used rather than the Uniform table, resulting in a smaller

RMD. If your spouse is the sole beneficiary of your IRA, and he or she dies before you, your spouse won't fail to be your sole beneficiary for the year that he or she died solely because someone other than your spouse is named a beneficiary for the rest of that year. However, do not rely on this calculation if you get divorced during the year or change the primary beneficiary designation on the IRA during the year. In both cases you will be required to use the Uniform table.
- The life expectancy table used is listed on the front of this statement.

- Your IRA's year-end valuation ("YEV") is divided by your life expectancy to determine your RMD. **The YEV listed on the front of this form will not be accurate if any of the following apply:**
- You have outstanding rollover distributions (amounts withdrawn last year that are not due to be rolled back into the IRA until this year), outstanding transfers, or recharacterized contributions. You are required to add back these amounts into the YEV to determine your correct RMD. UBS has not included these amounts in the YEV provided.
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- If you are not enrolled in UBS's automated RMD service, your RMD will not be distributed until you provide proper authorization to your UBS Financial Advisor (first time distributions require completion of a UBS IRA Distribution Approval Form).

- Please review your RMD with your personal tax advisor. Neither UBS Financial Services Inc. nor its employees provide tax or legal advice.

About Your 2025 IRA year-end valuation (YEV) information

As your IRA custodian, UBS is required to provide you with an annual year-end valuation ("YEV") of your IRA and to report this information to the IRS. This YEV is provided for informational purposes only, is generally not verified or guaranteed by UBS, and is not intended to represent the resale or liquidation value of the investment or the price at which it could be purchased.

The enclosed Year-End Valuation Statement is provided when your year-end value differs from the value reflected on your regular December 31 statement from UBS which occurs in the following circumstances:

- **Investments not reflected on your UBS monthly statements**
- Certain Private placements (e.g. private equity or debt, private limited partnerships or limited liability companies and promissory notes). These are investments registered in the name of UBS as custodian of your IRA pursuant to an agreement under which you are required to provide UBS an annual YEV for the investment from either the issuer of the investment or an independent qualified appraiser. If the value shown on the front of this statement is different than the value you provided to UBS, this means that UBS obtained a YEV for the investment from sources UBS deems reliable. If UBS receives an updated YEV after the date this statement was prepared, a corrected statement will be furnished to you and to the IRS. If you did not provide UBS with a 2025 YEV of your private placement, then UBS may resign as IRA custodian of the investment and distribute the investment to you pursuant to your agreement with us.
- Mutual Funds Not Held at UBS. These are mutual fund shares held directly at the fund company in the name of UBS as custodian of your IRA. Since UBS does not hold the shares on its books and records, the value is not shown on your regular monthly statements.

- **Investments reflected on your UBS monthly statement but are not priced (i.e., shown as "price was unavailable")**
- Prices may be unavailable due to situations such as infrequent trading, de-listing from security exchanges, or bankruptcy; however, the securities have not been identified by our sources as worthless as of 12/31/2025. As UBS's pricing vendors were unable to provide an updated 12/31/2025 price, the value shown reflects the last value available that is no more than 12 months old as of year-end.

- **Investments reflected on your UBS monthly statement and priced, but the price as of 12/31 has been corrected or updated.**
- UBS may receive revised YEVs for certain types of investments after the close of the calendar year, typically for various alternative investments.

SIPC Protection
UBS Financial Services Inc. is a member of the Securities Investor Protection Corporation (SIPC). SIPC protection and excess SIPC protection do not apply to assets held away from UBS Financial Services Inc. Therefore, if your investment is not held at UBS Financial Services Inc., it will not receive SIPC protection or excess SIPC protection. Refer to the back of your monthly UBS Financial Services Inc. statement for additional information.

***Recipient's identification number.** For your protection, this form may show only the last four digits of your social security number (SSN) or other national identification number used for tax purposes, although your complete identification number has been reported to the IRS and, where applicable, to state and/or local governments.

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