

# Planning for the next chapter

with Evolution Wealth Partners

How we helped a newly single parent gain confidence about her future during a time of change

## The challenge

Our team was introduced to a 44-year-old woman with two young children. She had recently become a single parent, and she wasn't sure that she had enough money to maintain her lifestyle. Historically, her spouse had handled the majority of the finances and family planning. Her top priorities were to build an understanding of her financial picture, fund her children's education and take care of her aging parents.

## The strategy

At Evolution Wealth Partners, we have deep experience working with, and advocating for, our clients as they go through transitional life events. We leverage experts across UBS, and work alongside our clients' legal advisors and accountants to develop a thoughtful plan for the future.

As we began the relationship, we sought to understand her biggest concerns. She expressed anxiety about her personal transition, as well as the new responsibility of taking over her family's financial well-being. Once we understood her priorities, we closely reviewed her full

financial picture, including assets, debts, cash flow needs and goals. This discovery exercise alone began to give her greater confidence in her financial future.

From there, we put together a comprehensive financial plan, which provided a visualization of her cash flows. It confirmed that she could maintain her lifestyle and pursue all her financial goals, giving her the clarity and confidence to move forward. Best of all, she found that she could have excess funds to take care of those around her.

Our investment specialists built a diversified portfolio designed to accomplish her goals, comprised of three portfolios. As part of the UBS Wealth Way, we leverage **Liquidity. Longevity. Legacy.** strategies to help you pursue what matters most. The **Liquidity** portfolio was designed to meet her spending needs for the next four years. The **Longevity** portfolio was income-oriented in order to generate cash flow throughout her lifetime. The **Legacy** portfolio represented all funds she earmarked for her children, and was therefore oriented toward long-term growth.

With the confidence that her own needs were met, we worked alongside her estate planning attorney and tax advisor to create her Legacy strategy. The resulting structure included 529 savings plans to fund education costs and irrevocable trusts to provide a financial safety net for early adulthood. Careful consideration was given to the trust structure and assets used to fund each trust. She was relieved to know that she could help ensure the longer-term security of her children and potential grandchildren.



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## Evolution Wealth Partners

### UBS Financial Services Inc.

555 California Street  
Suite 3200  
San Francisco, CA 94104  
415-963-5288

[advisors.ubs.com/evolution](https://advisors.ubs.com/evolution)

Additionally, to help her aging parents, we suggested the purchase of long-term care insurance. By using annual exclusion gifts to pay the premiums, this was a tax-effective strategy to help ensure her parents would be cared for if their health deteriorated.

By taking the time to fully understand our client's goals and concerns, we were able to provide her clarity and comfort during a period of transition. As a result of our ongoing partnership, our client feels empowered and confident to live the life she wants while taking care of her loved ones.

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