



Advice. Beyond investing.

Putting **UBS Wealth Way** in motion



This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved.

Building a framework for your financial life

Understanding your life, your wealth and what you want to accomplish is important to how we work together at UBS. We start with questions and a discussion that helps us focus on what's really important to you.

- What do you want to accomplish in your life?
- Who are the people that matter most to you?
- What do you want your legacy to be?
- What are your main concerns?
- How do you plan to achieve your life's vision?

Your answers can help inform your financial goals and the plan we create. Together, we can organize your financial life into three key strategies.

Liquidity to help provide cash flow for short-term expenses

Longevity for longer-term needs

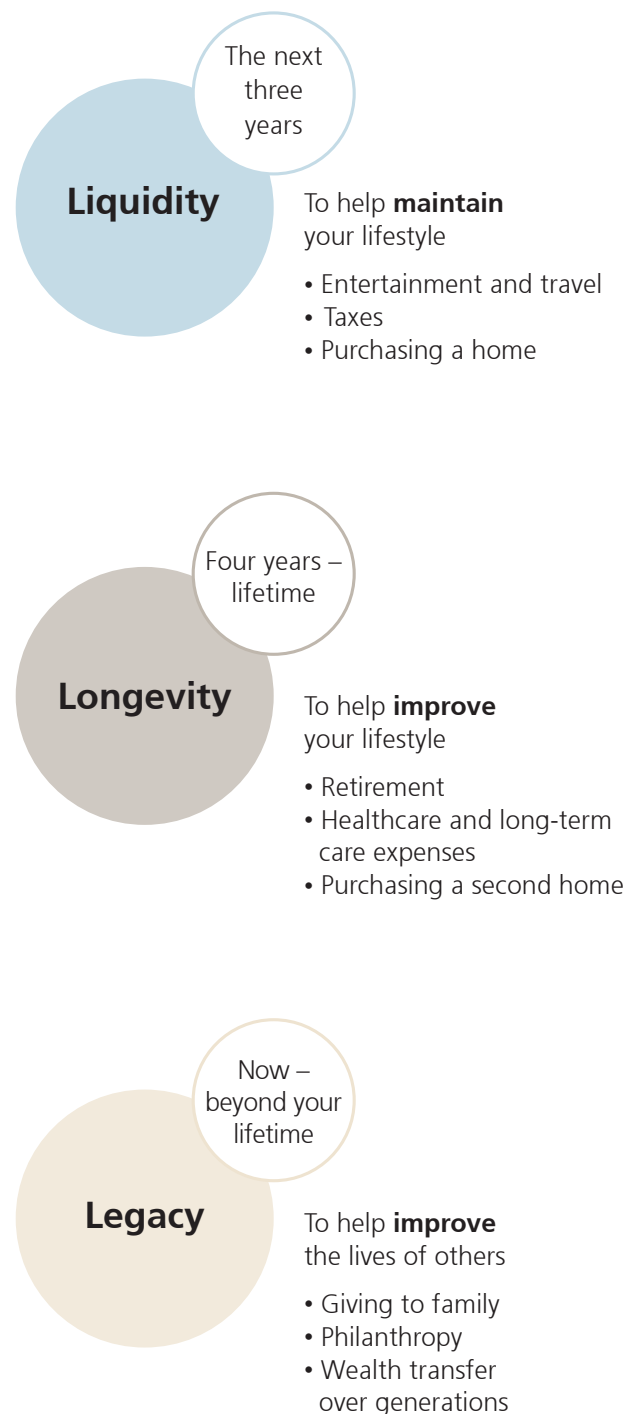
Legacy for needs that go beyond your own

Then, we can help you identify diverse solutions to pursue your goals across your financial life. It's what we call: Advice. Beyond investing.

Start the conversation

It's not just about wealth. It's about what your wealth can accomplish: Spending more time with family, realizing your values or pursuing your passions. Your UBS Financial Advisor can help ensure all the moving pieces of your financial life are working together to help you live the life you want.

3 key strategies supported by a wide range of solutions



Plan

Planning may include:

- Financial Goal Analysis (FGA)
- Preferred plan
- Strategic Wealth Assessment
- My Total Picture (MTP)

Access

Manage your assets and everyday cash efficiently

- UBS Online Services (OLS)
- UBS Mobile for iPhone®
- 24/7 customer service with *ResourceLine*
- Direct deposit
- Bill payment services
- Wire transfers
- Electronic funds transfer service
- Mobile deposit capture
- Interest rate checking
- Credit cards and debit cards
- Cash management options, including savings and certificates of deposits

Save

Prepare for the retirement you envision

- Traditional IRAs
- Roth IRAs
- IRA rollovers
- SEP-IRA plans
- SIMPLE-IRA plans
- 401(k) plans (including owner-only plans)
- Fixed rate annuities
- Variable annuities
- Immediate annuities
- Indexed annuities
- Certificates of deposit¹

Fund an education for those you love

- 529 College Savings Plans
- Coverdell Education Savings Accounts

Borrow

Obtain credit and use it strategically

- Margin lending
- Standby letters of credit
- Multi-currency lending (through UBS AG Private Bank)
- Credit cards and debits cards
- Securities backed credit lines
- Residential mortgage
- Small business and middle market lending²
- Luxury asset, including art, aircraft and yacht lending²
- Agricultural finance²
- Commercial real estate finance
- Student loan refinance²

Grow³

Access solutions that align your investment objectives with your life and values

- Equities
- Taxable fixed income
- Non-US equities and fixed income
- Equity IPO
- Private equity
- Municipal bonds
- Open-end mutual funds
- Closed-end mutual funds
- Hedge funds
- Hedge fund-of-funds
- Exchange traded funds
- Options
- Futures
- Managed futures
- Structured investments
- Sustainable investments
- Foreign exchange
- Exchange traded products
- Precious metals
- Market-linked CDs
- Real estate investment trusts
- Unit investment trusts

Receive professional advice and guidance⁴

UBS Managed: *Delegate discretionary management of the account to UBS*

- UBS Managed Portfolios

Advisor Managed: *Delegate discretionary management of the account to a UBS Financial Advisor*

- Portfolio Management Program (PMP)
- Advisor Allocation Program (AAP)

UBS Advice: *Collaborate with your UBS Financial Advisor to: Select investments for the accounts*

- PACE Multi (mutual funds only)
- PACE Select (mutual funds only)
- Strategic Advisor

Select a third party or affiliated discretionary investment manager for the account

- ACCESS
- Managed Accounts Consulting (MAC)
- Strategic Wealth Portfolio

Portfolio Advisory Program: *Portfolio-level advice*

- UBS Consolidated Advisory Program (UBS-CAP)

Access private banking solutions across the globe

- Customizable Global Investment Portfolio
- Trading access to investable local markets
- Foreign exchange capabilities
- Commodities investments
- Offshore services

¹ The FDIC provides insurance for brokered certificates of deposit and other deposit products up to the maximum insurance amount of \$250,000 per depositor for each account ownership category at the issuing institution.

² The products and services described are provided by third-party lenders and not by UBS Financial Services Inc. or its affiliates ("UBS"). UBS does not act as your Financial Advisor in connection with the referral to such third-party lenders. UBS makes no representations or warranties with respect to any product or service offered by the third-party lenders, and UBS will have no input concerning such products and services. UBS and the third-party lenders are independent of each other and do not have an agency, partnership or employment relationship, and UBS may not act for or bind the third-party lenders in any manner. All applications or requests for products or services must be made directly with the third-party lenders and are subject to their internal review and approval process. The third-party lenders will compensate UBS for any referrals.

³ Investing involves risk including the potential of losing money or the decline in value of the investment. Performance is not guaranteed.

Tap the potential of global asset management solutions

- Industry-leading separately managed accounts with zero management fees
- Traditional, hedge fund, real estate and infrastructure investments
- Global investing
- Outcome-oriented solutions
- Specialty strategies in equities, fixed income and alternatives

Generate potential funding opportunities through investment banking relationships

- Securities products and extensive institutional research capabilities
- Comprehensive advisory services
- Access to capital markets for corporate, institutional, intermediary and alternative asset management clients
- Initial public offerings/follow-on offerings
- Block trades
- Mergers and acquisitions
- Leveraged finance
- Restructuring
- Prime brokerage
- Real estate financing
- Corporate liquidity management
- Institutional sales and trading

Access global capabilities in pursuing international challenges

- International RMA
- International deposit accounts
- Offshore mutual funds, alternative investments and structured products⁵
- Multi-currency lending (through UBS AG Private Bank)
- Life insurance
- Wealth planning

Enhance your organization's offerings

Empower employees with financial wellness options

- Access to financial advisors, engaging outreach, live education and an immersive digital experience

Help prepare your employees for retirement

- Defined contributions plans: 401(k), 403(b), Taft Hartley
- Defined benefit plans: pensions, cash balance

Retain top talent with executive services

- Equity compensation programs
- Section 16/Rule 144 officers services
- Stock Option Financing Program
- Corporate financial planning
- 10b5-1 trading plans
- Pre-IPO lending program

Obtain consulting services for corporations, not-for-profits, municipalities and other institutions

- Investment policy statement development
- Manager/fund selection
- Performance reporting and benchmarking
- Corporate cash management
- Institutional equities and fixed income services
- Traditional or discretionary investment management

Protect³

Help safeguard your family and future

- Eldercare planning
- Private health management
- Fraud and privacy protection
- Social Security
- Medicare

Obtain insurance that can help meet your financial objectives

- Life insurance
- Long-term care insurance
- Disability income insurance
- Linked-benefits plans

Manage market risk with investment solutions

- Options
- Structured investments
- Exchange traded products

Preserve wealth with private banking services

- Physical gold custodianship in Switzerland
- Family office services

Protect what's most important to you

- Long-term care planning
- Estate planning
- Estate settlement
- Trust administration and accounting

Give

Transfer wealth through trusts

(through third parties)

- Open architecture trust solutions
- Industry-leading trust companies
- Irrevocable trusts
- Revocable trusts
- Charitable trusts
- Irrevocable life insurance trusts
- Self-settled asset protection trusts
- Trusts holding special assets
- Delaware-situs trusts
- Foreign grantor trusts
- Special needs trusts
- Agent for Trustee
- Estate settlement services

Build a legacy that spans generations

- Donor-advised funds
- Private foundations
- UBS Optimus Foundation
- Endowments and foundations
- Global philanthropists community
- Donor-designated funds
- Charitable gift annuities
- Strategic giving advice
- International philanthropy
- Family Advisory Services
- Next generation giving
- Mission-aligned investing
- Program-related investing

⁴ For details regarding the UBS Financial Services Inc. Investment Advisory Programs, including fees, client suitability and program features, please see the form ADV Disclosure Brochure at ubs.com/formadv.

⁵ Offshore mutual funds are not available to US clients and cannot be purchased within a PACE account.

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Start the conversation

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The *My Total Picture* service enables UBS to retrieve information about your non-UBS accounts ("Outside Accounts") at your direction from the other financial institutions' websites. The service is provided for your convenience and information only. Unless we agree in writing otherwise, UBS does not provide advice or recommendations with respect to your Outside Accounts and is not responsible for activity or transactions you conduct in your Outside Accounts. UBS does not verify the holdings, valuations or other information we receive about your Outside Accounts. UBS Financial Services Inc.'s SIPC coverage and supplemental SIPC insurance only apply to eligible assets held by UBS Financial Services Inc.

UBS Wealth Way is an approach incorporating Liquidity. Longevity. Legacy. strategies that UBS Financial Services Inc. and our Financial Advisors can use to assist clients in exploring and pursuing their wealth management needs and goals over different time frames. This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved. All investments involve the risk of loss, including the risk of loss of the entire investment.

Borrowing using securities as collateral involves special risks, is not suitable for everyone and may not be appropriate for your needs. All loans are subject to credit approval, margin requirements, and margin call and other risks; credit lines may be subject to breakage fees. For a full discussion of the risks associated with borrowing using securities as collateral, review the Loan Disclosure Statement included in your application package/account opening package. UBS Financial Services Inc. (UBS-FS) and its Financial Advisors have a financial incentive to recommend the use of securities backed loans, rather than the sale of securities to meet cash needs because we receive compensation related to the loan as well as the investments used to secure the loan. We benefit if you draw down on your loan to meet liquidity needs rather than sell securities or other investments, and have a financial incentive to recommend products or manage an account in order to maximize the amount of the loan. UBS-FS and its Financial Advisors and employees offer banking and lending products to clients through our affiliates and third-party banks in our capacity as a broker-dealer and not as an investment adviser.


Important information. The RMA and Business Services Account BSA are brokerage accounts with UBS Financial Services Inc., a registered broker-dealer and a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available upon request or at sipc.org. The RMA and Business Services Account BSA provide access to banking services and products through arrangements with affiliated banks and other third-party banks and provide access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc.

Investment, insurance and annuity products: Not FDIC insured • No bank guarantee • May lose value

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Equal Opportunity Lender. Equal Housing Lender. 

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UBS AG, New York Branch is a branch of a Swiss banking corporation, licensed by the United States and regulated by the Office of the Comptroller of the Currency ("OCC"), which is an independent bureau of the US Department of the Treasury. As a federal branch of a foreign bank, UBS AG, New York Branch is required by law to keep customer assets for which it serves as custodian segregated from its own assets. FDIC and SIPC protection is not available. Brokerage products and services are offered through UBS-FS, which is not a bank and is a separate legal entity from its bank affiliates. Lending, portfolio management and active advisory services and other banking services are provided through UBS New York. Lending and mortgage services are provided through BUSA.

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that clients understand the ways in which we conduct business, that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. A small number of our financial advisors are not permitted to offer advisory services to you, and can only work with you directly as UBS broker-dealer representatives. Your financial advisor will let you know if this is the case and, if you desire advisory services, will be happy to refer you to another financial advisor who can help you. Our agreements and disclosures will inform you about whether we and our financial advisors are acting in our capacity as an investment adviser or broker-dealer. For more information, please review the PDF document at ubs.com/relationshipsummary.

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