UBS

Advice. Beyond investing.

Our personalized financial planning services are designed to be a collaborative experience, tailored to the unique needs and complexity of every individuals financial circumstances. We provide education and advice in all of the following areas:

Employee benefits

- Retirement and deferred compensation
- Equity awards such as employee nonqualified and incentive stock options, restricted stock and performance-based awards
- Company-provided insurance and other benefits

Tax planning

- Coordinating with legal and tax advisors
- Discussing tax planning strategies
- Assessing charitable gifting strategies

Portfolio allocation

- Risk tolerance and investment profile to determine an appropriate asset allocation
- Incorporating employee benefits into the assetallocation assessment
- Reviewing asset allocation in the context of an overall financial plan
- Illustrating single stock risk management strategies in the case of concentrated stock positions

Cash flow

- Projections for retirement, your surviving spouse and family
- Reviewing your current liabilities and potential impact on goals

Estate planning

- Reviewing current estate planning goals and objectives
- Account titling and beneficiary designations
- Discussing advanced wealth transfer techniques

Insurance/Risk management

- Life insurance coverage based on estate plan and family survivorship needs
- Disability and long-term care insurance coverageas appropriate

Education planning

- Evaluating education funding and saving goals

Financial Planning Services available to Regeneron employees
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