

Tailored to your needs

One-on-one financial planning for select executives

It starts with a plan

Your financial life is as unique as you are. It includes everything from your compensation and benefits to your investments, your goals, your priorities and your vision for the future. It encompasses where you are today and where you want to be—and it will change over time as personal and professional events unfold.

As you navigate the many changes in your life, having a plan is critical to achieving the outcomes you want.

UBS is pleased to offer you financial planning services as a valuable benefit provided by your company. Through this program, a UBS Financial Advisor will work with you in an ongoing, one-on-one relationship to develop an understanding of your full financial picture and deliver a financial plan that's tailor-made for you—including opportunities to maximize the value of your compensation package.

Financial planning at UBS

UBS has been serving Wealth Management clients for more than 150 years. As the world's largest global wealth manager,¹ we can offer services appropriate for your unique and evolving needs. As part of our financial planning services, your Financial Advisor can provide:

- **Perspective on your complete financial picture**, including stock options, 401(k) plans, deferred compensation, pensions and insurance.
- **A planning approach** that integrates corporate benefits with personal financial goals.
- **A customized financial plan**, tailored to your unique goals and priorities, that looks beyond the assets in your portfolio.
- **Access to subject matter experts**, UBS intellectual capital, publications, seminars and the full breadth of UBS's global resources.
- **Ongoing reviews**, meetings and education during the course of the engagement.

“How can my company's equity performance affect my overall objectives?”



Time is money

The further ahead a person thinks in time and the clearer their picture of the future, the better their behavior in terms of cash, credit and savings management. This relationship remains significant when controlling for income, age and all other demographic factors.²



Power is happiness

Across all income levels, people who believe they create their own financial destiny experience, on average, more positive emotions with respect to money than those who believe they have less power.²

¹ Scorpio Partnership's "Global Private Banking Benchmark 2017" rank of global wealth managers by assets under management as of 12/31/2016.

² Morningstar's "When More is Less—Rethinking Financial Health" research, 2017.

“What does a concentrated stock position mean to my long-term strategy?”

The life you want

Our comprehensive approach to financial planning focuses on helping you pursue your objectives and live the life that matters to you. By looking beyond the assets in your portfolio to all aspects of your financial life, our plans help you understand the potential impact of near-term decisions on long-term goals. Your plan can illustrate whether you have enough resources in the event of a long-term illness, premature death or serious disability. It can also include comprehensive estate planning analysis based on your family’s specific situation.

Because UBS Financial Planning Services are tailored to your unique needs, the type of planning and service varies based on the individual. Depending on your situation, a typical financial plan may address the following areas:

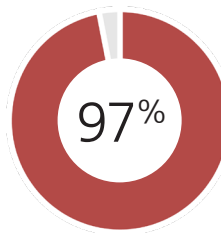
- **Discovery and prioritization** of your cash flow needs today as well as the most important priorities in your life, such as buying a home, funding education or planning for retirement
- **Impact of annual cash flows** on your ability to fund your goals
- **Integration and understanding** of company benefit plans
 - Pension and savings plan distribution and deferred compensation
 - Stock option analysis
- **Net worth and asset allocation**
- **Risk management analysis**
 - Life insurance needs
 - Disability insurance needs
 - Long-term care insurance needs
- **Fundamental estate analysis**
- **Charitable planning**

Ongoing reviews

Our financial planning services are designed to be a collaborative, ongoing experience during the course of the engagement, customized for your personal goals and financial circumstances. The tailored plan you receive can help you maximize the use of benefits provided by your company and integrate them with other aspects of your full financial picture.

As your needs or objectives change, we conduct periodic reviews to help you modify your strategy and stay on course.¹

Separate from our financial planning services, UBS also offers a full suite of products and services to help you take action.



of wealthy investors agree that having a plan **helps them focus on long-term goals**, not daily market fluctuations²

Let’s have a conversation

With clear priorities and a plan in place, it’s easier to feel more confident about your future. Contact us today to talk about putting UBS Financial Planning Services and your own wealth to work for you.

FA Name

Title
Phone
E-mail

Address 1
Address 2
Address 3
FA Website

¹ If included as part of your Service Agreement, during the engagement, we can continue to assess your financial planning needs, updating your financial plan as necessary.

² Based on a survey of 2,028 affluent and high net worth investors (with at least \$1 million in investable assets) from June 8 – 13, 2017, including 475 with at least \$5 million. *UBS Investor Watch*, Q3 2017, “Retiring old clichés.”

Important Information about our financial planning services.

In providing wealth management services to clients, UBS Financial Services Inc. offers both investment advisory and brokerage services, which are separate and distinct, differ in material ways, and are governed by different laws and separate arrangements. **For more information visit our website at ubs.com/workingwithus.** In providing financial planning services, we may act as a broker-dealer or investment adviser, depending on whether we charge a fee for the service. Financial plans provided free of charge are a service incidental to our brokerage relationship and the service terminates upon delivery of the plan. We provide financial planning services as an investment adviser for a separate fee pursuant to a written agreement, which details the terms, conditions, fee and scope of the engagement. For information about our fee-based financial planning services, see the firm's Financial Planning ADV Disclosure Brochure. Financial planning does not alter or modify in any way the nature of a client's UBS accounts, their rights and our obligations relating to these accounts or the terms and conditions of any UBS account agreement in effect during or after the financial planning service. Clients are not required to establish accounts, purchase products or otherwise transact business with us to implement any of the suggestions made in the financial plan. Should a client decide to implement their financial plan with us, we will act as either a broker-dealer or an investment adviser, depending on the service selected. For information regarding the fees we charge for the products and services we offer, as well as other compensation received by UBS, please review our brochure titled *Understanding our fees, charges, and other compensation* available at our website ubs.com/accountdisclosures.

Neither UBS Financial Services nor its Financial Advisors provide tax or legal advice. Clients should contact their personal tax and/or legal advisors regarding their individual situations.

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