



# UBS Wealth Way

Working together to help you pursue what matters most

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

2024



# Liquidity. Longevity. Legacy.

Understanding your life, your wealth and what you want to accomplish is important to how we work together at UBS.

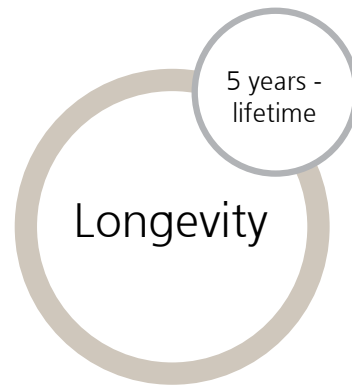
The UBS Wealth Way starts with questions and a discussion that helps us focus on what's really important to you. Then, we can help you organize your financial life into three key dimensions: **Liquidity**—to help provide cash flow for short-term expenses, **Longevity**—for longer-term needs and **Legacy**—for needs that go beyond your own. This UBS approach to wealth management can help you clearly understand where your money is—and why. The clarity it provides can help you stay focused on your long-term goals, no matter what the markets are doing.

## 3 key dimensions to help:



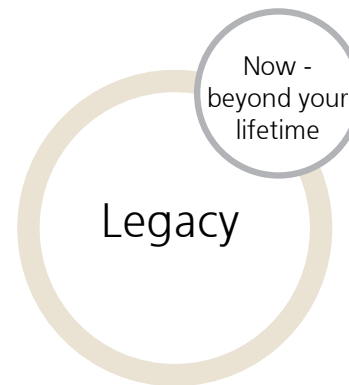
To help **maintain**  
your lifestyle

- Entertainment and travel
- Taxes
- Purchasing real estate



To help **improve** your lifestyle

- Additional real estate
- Healthcare and long-term care expenses
- Retirement



To help **improve** the  
lives of others

- Giving to family
- Philanthropy
- Wealth transfer over generations

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 timeframes. 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. Timeframes may vary. Strategies are subject to individual client goals, objectives and suitability.

# Let's start by uncovering what's most important to you

We may ask questions that help you think about what matters most to you. Your answers can help inform your financial goals and the plan we create to pursue them.

5

simple questions

What do you want to accomplish in your **life**?

- What are your short-, medium- and long-term goals?
- What tradeoffs are you willing to make?
- How do you define financial success?

Who are the **people** that matter most to you?

- Who do you take care of financially?
- What more do you want to do for them?
- Are they financially prepared for the future?

What do you want your **legacy** to be?

- How do you want to make a difference?
- What portion of your wealth do you want to pass on?
- What causes do you care most about?

What are your main **concerns**?

- Do you have enough wealth to achieve your goals?
- How do you decide between spending, borrowing, saving and investing?
- How do you manage financial risk and uncertainty?

How do you **plan** to achieve your life's vision?

- Who do you turn to for financial advice?
- Do you have a financial plan?
- How do you track progress?

Borrowing is subject to credit or collateral approval.

# Liquidity—To help maintain your lifestyle

Strategy to help you manage cash flow for near-term spending needs such as:

- Entertainment and travel
- Taxes
- Purchasing a home
- Tuition expenses
- Near-term expenses

## Timeframe

The next three to five years—continuously and over time

## Why it matters for you

- Understanding your cash flow can help give you confidence to fund near-term spending needs regardless of the markets
- Helps reduce the likelihood of making impulsive investment decisions during periods of market volatility

## How we can help

- Review your income and spending to make sure you can cover near-term expenses and make the most of the cash you have
- Introduce conservative investments that seek to provide a stable income stream and a return of principal
- Include borrowing strategies, when appropriate, to help fund immediate opportunities and unexpected expenses
- Account for the changing sources of liquidity as you age:
  - If you're working: You typically don't need to hold investment assets in the Liquidity strategy—other than an emergency fund—if your employment income meets day-to-day spending needs
  - If you're retired: We size the investment portion of a Liquidity strategy to cover spending in excess of income from pensions, annuities, Social Security and similar sources of income

## Liquidity might include:\*

Securities backed and specialized borrowing  
Short-duration bonds Dividends Cash Credit and debit cards  
Emergency fund Retirement plan distributions Reverse  
Bond ladders IRA distribution Checking accounts mortgages  
Pension income T-bills and notes Salary Certificates of deposit  
Social Security

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# Longevity—To help improve your lifestyle

Strategy includes the resources and needs over the course of your life:

- Retirement
- Earnings potential
- Healthcare and long-term care
- Purchasing a second home
- College
- Caring for aging parents

## Timeframe

Five years from now—and throughout your life

## Why it matters for you

- Gain confidence in your future by understanding and identifying your financial needs throughout your life
- Allows you to shift your focus to help meet long-term goals, rather than attempting to outperform the markets

## How we can help

- Structure your Longevity strategy to be sized, invested and managed based on your goals and your objectives over your lifetime—with a focus on both funding your income in retirement and to help keep you from outliving your assets
- Incorporate assets with the potential for growth and a focus on longer-term risk—including inflation risk
- Estimate how much you'll need in your life and consider rising disability, long-term care and healthcare costs through the tools available at UBS

## Longevity might include:\*

Earnings potential Real estate  
Long-term care insurance Professional portfolio management Equities and bonds  
Private equity 401(k) Disability insurance IRAs  
Structured products Pensions Social Hedge funds Education savings  
Sale of business or property Security Personal trusts Annuities  
Retirement savings Expected inheritance

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# Legacy—To help improve the lives of others

Strategy seeks to help you improve the lives of others through:

- Giving to family and loved ones
- Making an impact on philanthropic organizations
- Providing wealth transfer over generations

## Timeframe

Now and beyond your lifetime

## Why it matters for you

- Increase confidence by reframing risk based on specific legacy goals and longer timeframes
- Give now to make the most of your gifts to the people and causes you care about
- Gain the satisfaction of knowing you're making a difference

## How we can help

- Provide clarity on how to make an impact on others while also considering your ability to meet your own needs
- Identify assets with the potential for growth to generate returns over time—and incorporate tax-efficient gifting and life insurance protection strategies
- Show how your legacy strategy can serve as a blueprint for estate planning, trusts, donor-advised funds and wealth transfer strategies

## Legacy might include:\*



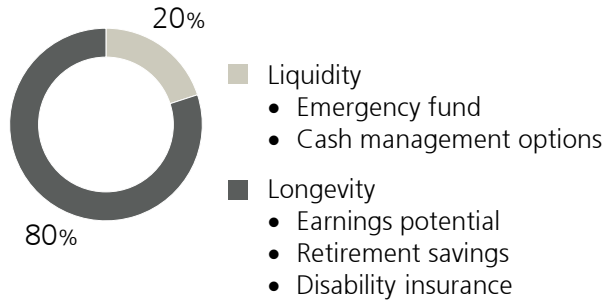
A word cloud of various legacy-related terms. The most prominent words are 'Life insurance', 'Philanthropy services', and 'Rental property'. Other visible terms include 'Charitable trusts', 'Sustainable investing', 'Real estate', 'Hedge funds', 'Private equity', 'Artwork and collectibles', 'Planned giving', 'Second home', 'Private foundation', 'Estate plans', 'Retirement savings', 'Business equity', 'Donor-advised funds', 'Structured products', 'Equities & Bonds', and 'Family Office'.

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# Liquidity. Longevity. Legacy. Examples at different stages of life

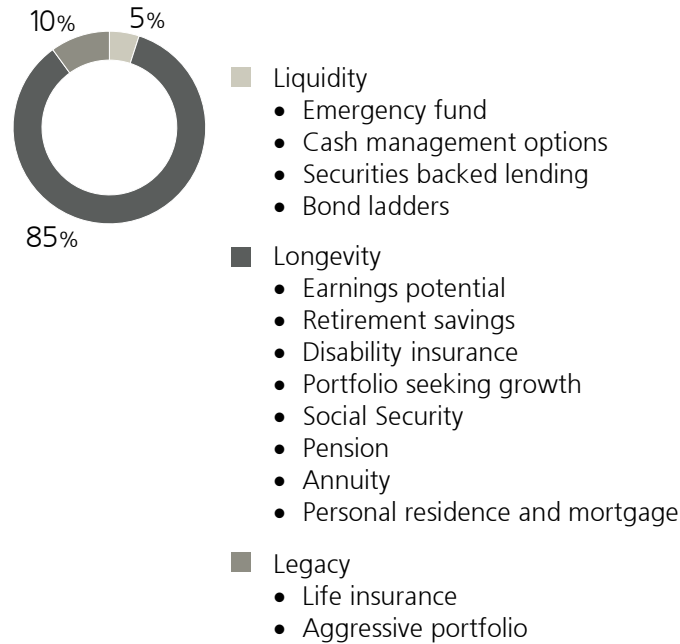
## Early career

(single)



## Later career

(with adult children)



## Retired

(with adult children and grandchildren)



For illustrative purposes only.

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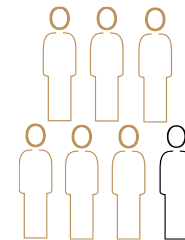
Borrowing is subject to credit or collateral approval.

# Why UBS Wealth Way can work for you

- Get a **clear financial blueprint**. You'll see how assets can work together with borrowing strategies to help further your goals—and gain confidence your money is where it needs to be, and why
- Boost confidence in your investment choices by helping you **manage risk**—based on your different goals and timeframes
- Have your assets, cash management options and borrowing strategies **work together** to help you pursue what matters most
- Take the emotion out of investing, especially when markets are volatile, with a clearer understanding of your **short-term needs**
- Leverage the sophistication an institutional-quality approach that's **tailored for you and what you need**

97%

of investors agree that a plan helps them focus on long-term goals, not volatility<sup>1</sup>



6 out of 7

agree organizing assets along the three key strategies in UBS Wealth Way is a good investment approach<sup>2</sup>

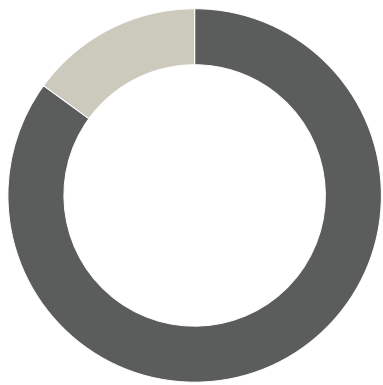
<sup>1</sup> Based on a survey of 2,028 affluent and high net worth investors (with at least \$1 million in investable assets) from June 8 – 13, 2017, including 475 with at least \$5 million. *UBS Investor Watch*, Q3 2017, "Retiring old clichés."

<sup>2</sup> 2018 Global Wealth Management (GWM) Value Proposition investor survey. All data shown is based on investors with \$5M+ in investable assets (n=1,936) and weighted to reflect the GWM business. Borrowing is subject to credit or collateral approval.



# Let's continue the conversation

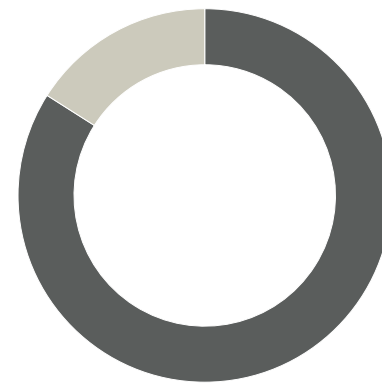
- Go through the discovery process with your UBS Financial Advisor to answer questions and uncover what's really important to you
- Leverage financial planning and bring the extensive global resources of UBS and partnerships across the firm to bear on your goals
- Visit UBS Online Services and enroll in *My Total Picture* to get a clear view of your entire financial life
- We can help you structure your financial life along three key strategies: **Liquidity. Longevity. Legacy.**



85%

This approach can help me focus on progress toward goals vs. markets ups and downs.

AND



84%

Using the framework can help ease anxiety in planning for my financial futures.

UBS Investor Watch survey, for the June 2021 publication.

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# Important disclaimers

## Important information and disclosures

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Structured investments are not suitable for all investors given their complexity and level of risk.

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