

The right conversation can change everything

Your ambitions. Your values. Your legacy.

UBS Global Wealth Management

UBS

There’s a lot to navigate today.
Complex decisions.
Competing opportunities.
Many points of view.



At UBS, we bring it all together, grounded in a deep understanding of your needs. That means every recommendation is informed by a clear view of where you are today, the relationships that shape your life, and the legacy you hope to create.

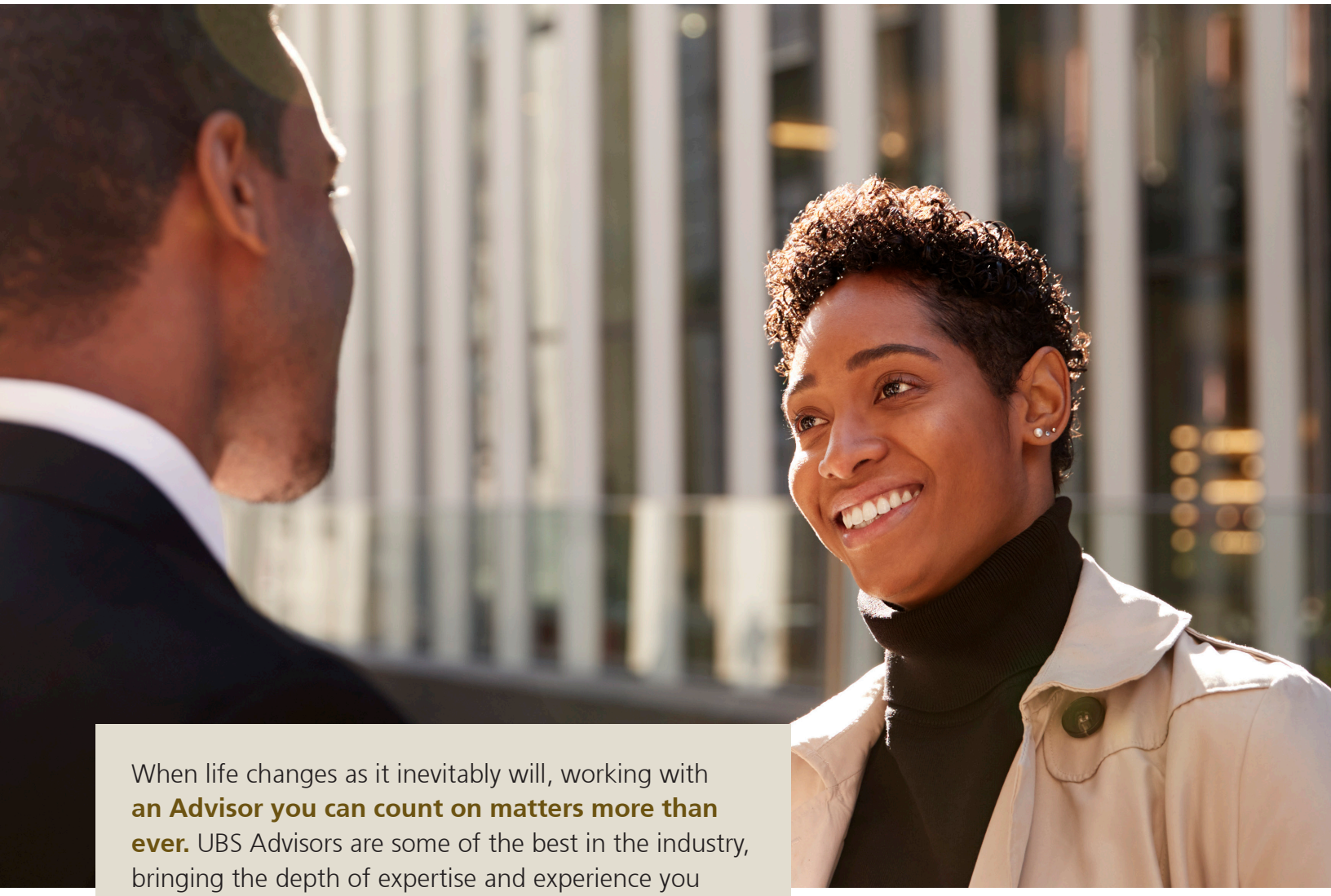
Let’s take this journey together.

Speak to your UBS Financial Advisor today.



Where clarity begins

Behind nearly every financial decision is a life decision. Selling a business. Funding your child's education. Caring for loved ones. Creating a legacy for future generations. The choices may be financial, but the decisions are deeply personal. And that's where your relationship with your UBS Financial Advisor can make all the difference.



When life changes as it inevitably will, working with **an Advisor you can count on matters more than ever.** UBS Advisors are some of the best in the industry, bringing the depth of expertise and experience you need to navigate an evolving landscape.

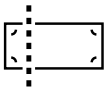
Turn priorities into possibilities

You and your UBS Financial Advisor will discuss today's priorities, tomorrow's ambitions and how your financial choices can support the life you want to build. Backed by the wealth management expertise and global resources of UBS, your Financial Advisor can help guide you every step of the way.

What could our conversations include?



Navigating market volatility



Optimizing tax efficiency



Living well in retirement



Managing an inheritance



Preparing the next generation



Supporting meaningful causes

Gain perspective through planning

Planning is where thoughtful wealth management conversations take shape. Using the **UBS Wealth Way** framework, we'll ask questions that help us uncover everything that's important to you. With that clarity, we can organize your financial world into personalized wealth strategies designed to help you meet your goals over time.

UBS Wealth Way starts with **five key questions**

1 What do you want to accomplish in your life?

2 What do you want your legacy to be?

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

4 Who are the people that matter most to you?

5 What are your main concerns?

Important information about UBS Wealth Way
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.

UBS Wealth Way

This purpose-based approach helps connect your wealth to the life you want to live, the people you care about today and the legacy you want to leave for future generations.

Three distinct strategies for organizing your financial life

Liquidity
Wealth for now
(The next 3-5 years)

A Liquidity strategy focuses on your short-term spending needs, helping you prepare for planned expenses, unexpected events and opportunities as they arise.

Longevity
Wealth for later
(5 years - lifetime)

A Longevity strategy is designed to help support your lifestyle and long-term goals, whether you're planning for retirement, preparing to sell a business or adapting to changing market conditions.

Legacy
Wealth for others
(Now - beyond your lifetime)

A Legacy strategy helps you manage the impact of your wealth through estate planning, charitable giving and the transfer of assets to future generations.



Bring your plan to life

Having a personalized plan is only the beginning. Bringing it to life takes the right combination of advice, strategies and solutions. Through the breadth of UBS's wealth management offerings, your Financial Advisor can help address a wide range of your financial priorities, including **estate and legacy planning, portfolio management, banking, lending, education funding** and **philanthropy**.

Below are just a few of the ways we can help put your plan into action. To learn more about all of our wealth management capabilities, **visit ubs.com/wm**.

Retirement planning

Make your retirement as successful as your career

You've worked hard to build the life you want. Retirement should be an opportunity to fully enjoy it. A thoughtful retirement plan can help you maintain your lifestyle, adapt to life changes, and focus on what you truly care about. Whether retirement is years away or already underway, your UBS Financial Advisor can help you create a strategy for income, investments, healthcare, tax efficiency, and wealth transfer.

Cash management

Sync up your cash, investments and everyday finances

Cash management is an important part of your overall wealth strategy. UBS helps you manage cash, investments and everyday banking through tools and services designed to work together. With secure online and mobile access, you can monitor accounts, move money and stay connected to your finances wherever you are.



Investment advisory solutions

Choose how you invest with us

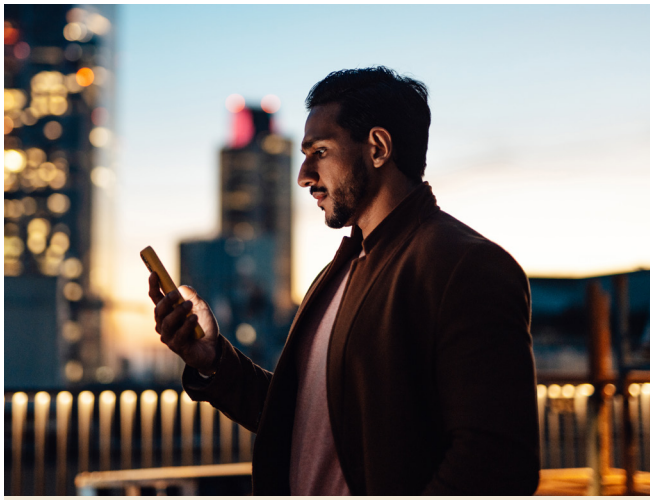
Because every investor is different, UBS offers a range of investment advisory solutions that provide choice and flexibility in how you invest. Guided by your UBS Financial Advisor, you'll receive ongoing, personalized advice and access to portfolio solutions aligned with your goals, preferences and risk tolerance. Our advisory programs provide access to a broad range of investment choices, professional portfolio management and research insights from the UBS Chief Investment Office.

Alternative investments

Diversify your portfolio beyond traditional asset classes

As your wealth grows, you may benefit from investment opportunities beyond traditional asset classes. UBS Unified Global Alternatives offers access to private equity, private credit, real estate, hedge funds and infrastructure that can help diversify your portfolio.

Your UBS Financial Advisor can help you explore solutions aligned with your long-term goals and broader wealth strategy.



How do you find opportunities in any market?

Our UBS Chief Investment Office delivers timely market research and expert perspectives to help identify trends, opportunities and risks. Combined with your Financial Advisor's guidance, these insights can help you make informed decisions and stay focused on your long-term goals.

Your goals deserve the right conversation. And a firm that understands your world.

The decisions you've made, the goals you've set and the priorities that matter continue to shape the life you're building.

As you weigh your choices and consider what's ahead, who you choose as your guide matters. For more than 160 years, UBS has helped individuals and families manage, grow and preserve their wealth. As a global leader in wealth management, we combine seasoned expertise, extensive resources, and forward-looking insights gained from helping clients across generations, in your community and around the world.

Because when it comes to your future, the right conversation can change everything.



Ready to take the next step?
Let's talk about your ambitions, your values and your legacy. **Visit ubs.com/wm** to learn more or speak with a UBS Financial Advisor today.



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