The questions that matter

The Helios Group

We understand what's on your mind. Our clients look to us for our uncompromising guidance and advice when it comes to life's questions.

How do I grow and preserve my wealth?

– **Financial planning** to get to know your unique personal and financial situation so that we can build an individually tailored plan
– **Family governance** designed to help you make well-informed decisions according to your family's set values
– **Insurance review** to evaluate whether your insurance coverage is appropriate given your current and future needs
– **Customized portfolio** solutions to address your complex saving and investing needs
– **Tax-efficiency** to confirm that your current and future tax strategy supports your larger financial goals
– **Consolidated reporting** that provides a complete view of your wealth picture in a clear and concise format

Do I sell my business or keep it in the family?

– **Exit planning** to integrate your business, personal and financial goals
– **Trust and estate plan review** to help you make informed decisions on protecting and transferring your wealth in the most tax-efficient manner
– **Employee Stock Ownership Plans** (ESOP) to help you unlock value while providing tax incentives to you, your company and your employees
– **Succession planning** to increase opportunities for multi-generational success
– **Diversification strategies** for your concentrated holdings in order to mitigate risk
– **Boutique investment bank network** of experienced middle market M&A and capital raising advisory firms

Through our **UBS Industry Leader Network,** we also offer business leaders a private and confidential platform to exchange insights and experiences.

What is the difference between smart debt and wise debt?

– **Liquidity management** to ensure the appropriate cash flow for up to three years of short-term expenses
– **Strategic wealth assessment,** an extension of our planning process, for a flexible assessment of your estate planning objectives
– **Cash flow analysis** to review your monthly cash flow and opportunities to adjust spending
– **Holistic balance sheet,** an approach to managing your wealth that includes not only investment assets, real estate and mortgages, but also non-tradable assets and future liabilities
– **Boutique lending network** with access to innovative credit solutions to help you pursue your goals and passions
– **Liability-driven investing** for the liquidity and longevity portions of your portfolio

How do I support my children while still fostering their ambition and independence?

– **Legacy planning** to structure a multi-generational plan for preserving and transferring your assets
– **Strategic philanthropy** to embrace the concept of putting as much thought into giving as you do with investing, financial planning and major life decisions

- **Family meetings** to provide a safe, structured context to prepare your heirs and pass down values
- **NextGen financial education** to help the next generation get off to a successful financial start
- **Estate planning** strategies for young families that looks at the important decisions you need to make to protect your children

We also offer a special series of **"Young Successor"** events that help our young adult clients expand their financial literacy under the guidance of professionals in the areas of entrepreneurship, innovation, leadership and philanthropy.

Can my investments reflect my values?

- **Sustainable investing** with a broad set of investment strategies that incorporate environmental, social or governance considerations into the investment process
- **Charitable giving strategies** to help reduce your tax burden, allowing you to give more to causes that matter
- **Best practices for foundations and donor advised funds** that look at making charitable contributions in a given year and deploying the gifted funds over a period of time
- **Family mission statements** that create a combined and unified expression of your family's ideals and goals
- **Gender lens and faith-based investing** that allow you to analyze investment decisions using a different lens

Through our highly acclaimed **UBS Philanthropy Forum,** we also help you find and further the causes you want to champion. We offer the opportunity for you to collaborate with the right organizations, so you can have a real and rewarding impact on the world.

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