



# Advice. Beyond investing.

Putting **UBS Wealth Way** in motion



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

# Building a framework for your financial life

Understanding your life, your wealth and what you want to accomplish is important to how we work together at UBS. We start with questions and a discussion that helps us focus on what's really important to you.

- What do you want to accomplish in your life?
- Who are the people that matter most to you?
- What do you want your legacy to be?
- What are your main concerns?
- How do you plan to achieve your life's vision?

Your answers can help inform your financial goals and the plan we create. Together, we can organize your financial life into three key strategies.

**Liquidity** to help provide cash flow for short-term expenses

**Longevity** for longer-term needs

**Legacy** for needs that go beyond your own

Then, we can help you identify diverse solutions to pursue your goals across your financial life. It's what we call: Advice. Beyond investing.

## Start the conversation

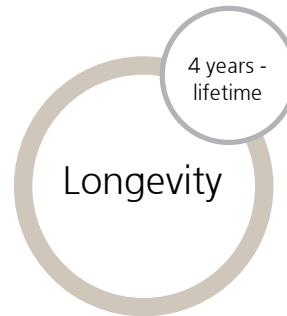
It's not just about wealth. It's about what your wealth can accomplish: Spending more time with family, realizing your values or pursuing your passions. Your UBS Financial Advisor can help ensure all the moving pieces of your financial life are working together to help you live the life you want.

# 3 key strategies supported by a wide range of solutions



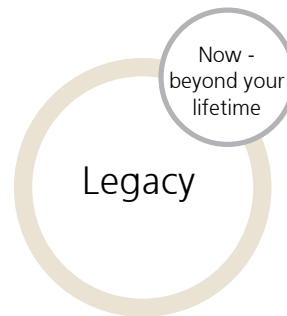
To help **maintain** your lifestyle

- Entertainment and travel
- Taxes
- Purchasing a home



To help **improve** your lifestyle

- Retirement
- Healthcare and long-term care expenses
- Purchasing a second home



To help **improve** the lives of others

- Giving to family
- Philanthropy
- Wealth transfer over generations

## Plan

### Planning may include:

- Financial Goal Analysis (FGA)
- Preferred plan
- Strategic Wealth Assessment

## Access

### Manage your assets and everyday cash efficiently

- UBS Online Services (OLS)
- UBS Financial Services app for iPhone® and Android™
- 24/7 customer service with *ResourceLine*
- Direct deposit
- Bill payment services
- Wire transfers
- Electronic funds transfer service
- Mobile deposit capture
- Interest rate checking
- Credit and debit cards
- Cash management options, including savings and certificates of deposits
- My Total Picture (MTP)

## Save

### Prepare for the retirement you envision

- Traditional IRAs
- Roth IRAs
- Rollover IRAs
- SEP-IRA plans
- SIMPLE-IRA plans
- 401(k) plans (including owner-only plans)
- Roth conversions
- Net Unrealized Appreciation (NUA) on employer securities
- Fixed rate annuities
- Variable annuities
- Immediate annuities
- Indexed annuities
- Certificates of deposit<sup>1</sup>

### Fund an education for those you love

- 529 College Savings Plans
- Coverdell Education Savings Accounts

## Borrow

### Obtain credit and use it strategically

- Margin lending
- Standby letters of credit
- Multi-currency lending (through UBS AG Private Bank)
- Credit cards
- Securities backed credit lines
- Residential mortgage
- Small business and middle market lending<sup>2</sup>
- Luxury asset, including art, aircraft and yacht lending<sup>2</sup>
- Agricultural finance<sup>2</sup>
- Commercial real estate finance
- Student loan refinance<sup>2</sup>

## Grow<sup>3</sup>

### Access solutions that align your investment objectives with your life and values

- Equities
- Taxable fixed income
- Non-US equities and fixed income
- Equity IPO
- Private equity
- Municipal bonds
- Open-end mutual funds
- Closed-end mutual funds
- Hedge funds
- Hedge fund-of-funds
- Exchange traded funds
- Options
- Futures
- Managed futures
- Structured investments
- Sustainable investments
- Foreign exchange
- Exchange traded products
- Precious metals
- Market-linked CDs
- Real estate investment trusts
- Unit investment trusts

### Advisor Managed: Delegate discretionary management of the account to a UBS Financial Advisor

- Portfolio Management Program (PMP)
- Advisor Allocation Program (AAP)

### UBS Advice: Collaborate with your UBS Financial Advisor to: Select investments for the accounts

- PACE Multi (mutual funds only)
  - PACE Select (mutual funds only)
  - Strategic Advisor (SA)
- Select a third party or affiliated discretionary investment manager for the account
- ACCESS
  - Managed Accounts Consulting (MAC)
  - Strategic Wealth Portfolio (SWP)

### Portfolio Advisory Program: Portfolio-level advice

- UBS Consolidated Advisory Program (UBS-CAP)

### Access private banking solutions across the globe

- Customizable Global Investment Portfolio
- Trading access to investable local markets
- Foreign exchange capabilities
- Commodities investments
- Offshore services

<sup>1</sup> The FDIC provides insurance for brokered certificates of deposit and other deposit products up to the maximum insurance amount of \$250,000 per depositor for each account ownership category at the issuing institution.

<sup>2</sup> The products and services described are provided by third-party lenders and not by UBS Financial Services Inc. or its affiliates ("UBS"). UBS does not act as your Financial Advisor in connection with the referral to such third-party lenders. UBS makes no representations or warranties with respect to any product or service offered by the third-party lenders, and UBS will have no input concerning such products and services. UBS and the third-party lenders are independent of each other and do not have an agency, partnership or employment relationship, and UBS may not act for or bind the third-party lenders in any manner. All applications or requests for products or services must be made directly with the third-party lenders and are subject to their internal review and approval process. The third-party lenders will compensate UBS for any referrals.

<sup>3</sup> Investing involves risk including the potential of losing money or the decline in value of the investment. Performance is not guaranteed.

### Tap the potential of UBS Asset Management solutions

- Industry-leading separately managed accounts with low or zero management fees
- Traditional, hedge fund, real estate and infrastructure investments
- Value-add offerings including Personalized Tax Management and Sustainable Investing
- Global investing
- Outcome-oriented solutions
- Specialty strategies in equities, fixed income and alternatives

### Generate potential funding opportunities through investment banking relationships

- Securities products and extensive institutional research capabilities
- Comprehensive advisory services
- Access to capital markets for corporate, institutional, intermediary and alternative asset management clients
- Initial public offerings/follow-on offerings
- Block trades
- Mergers and acquisitions
- Leveraged finance
- Restructuring
- Prime brokerage
- Real estate financing
- Corporate liquidity management
- Institutional sales and trading

### Access global capabilities in pursuing international challenges

- International RMA
- International deposit accounts
- Offshore mutual funds, alternative investments and structured investments<sup>5</sup>
- Multi-currency lending (through UBS AG Private Bank)
- Life insurance
- Wealth planning

### Enhance your organization's offerings

*Empower employees with financial wellness*

- Financial coaching sessions, engaging outreach, live education and an immersive digital experience

*Help prepare your employees for retirement*

- Defined contributions plans: 401(k), 403(b), Taft Hartley
- Defined benefit plans: pensions, cash balance

*Retain top talent with executive services*

- Equity compensation plan administration
- Section 16/Rule 144 officers services
- Corporate financial planning
- 10b5-1 trading plans
- Pre-IPO lending program

*Obtain consulting services for corporations, not-for-profits, municipalities and other institutions*

- Investment policy statement development
- Manager/fund selection
- Performance reporting and benchmarking
- Corporate cash management
- Institutional equities and fixed income services
- Traditional or discretionary investment management

### Protect<sup>3</sup>

#### Help safeguard your family and future

- Eldercare planning
- Private health management
- Fraud and privacy protection
- Social Security
- Medicare

#### Obtain insurance that can help meet your financial objectives

- Life insurance
- Long-term care insurance
- Disability income insurance
- Linked-benefits plans

#### Manage market risk with investment solutions

- Options
- Structured investments
- Exchange traded products

#### Preserve wealth with private banking services

- Physical gold custodianship in Switzerland
- Family office services

#### Protect what's most important to you

- Long-term care planning
- Estate planning
- Estate settlement
- Trust administration and accounting

### Give

#### Transfer wealth through trusts

(through third parties)

- Open architecture trust solutions
- Industry-leading trust companies
- Irrevocable trusts
- Revocable trusts
- Charitable trusts
- Irrevocable life insurance trusts
- Self-settled asset protection trusts
- Trusts holding special assets
- Delaware-situs trusts
- Foreign grantor trusts
- Special needs trusts
- Agent for Trustee
- Estate settlement services

#### Build a legacy that spans generations

- Donor-advised funds
- Private foundations
- UBS Optimus Foundation
- Endowments and foundations
- Global philanthropists community
- Donor-designated funds
- Charitable gift annuities
- Strategic giving advice
- International philanthropy
- Family Advisory Services
- Next generation giving
- Mission-aligned investing
- Program-related investing

#### IRAs

- Qualified charitable distributions from IRAs
- Beneficiary designations

<sup>5</sup> Offshore mutual funds are not available to US clients and cannot be purchased within a PACE account.

The *My Total Picture* service enables UBS to retrieve information about your non-UBS accounts (“Outside Accounts”) at your direction from the other financial institutions’ websites. The service is provided for your convenience and information only. Unless we agree in writing otherwise, UBS does not provide advice or recommendations with respect to your Outside Accounts and is not responsible for activity or transactions you conduct in your Outside Accounts. UBS does not verify the holdings, valuations or other information we receive about your Outside Accounts. UBS Financial Services Inc.’s SIPC coverage and supplemental SIPC insurance only apply to eligible assets held by UBS Financial Services Inc.

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.

**Borrowing using securities as collateral involves special risks, is not suitable for everyone and may not be appropriate for client needs.**

All loans are subject to credit approval, margin requirements, and margin call and other risks; credit lines may be subject to breakage fees. For a full discussion of the risks associated with borrowing using securities as collateral, clients should review the Loan Disclosure Statement included in their application package/account opening package.

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**Investment, insurance and annuity products: Not FDIC insured • No bank guarantee • May lose value**

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This is marketing material intended to help you understand services and investments we offer. It should be used solely for the purposes of discussion with your UBS Financial Advisor and your independent consideration. UBS does not intend this to be fiduciary or best interest investment advice or a recommendation that you take a particular course of action.

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With respect to plan assets eligible to be rolled over or distributed, you should review the IRA Rollover Guide UBS provides at [ubs.com/irainformation](https://ubs.com/irainformation) which outlines the many factors you should consider (including the management of fees and costs of your retirement plan investments) before making a decision to roll out of a retirement plan. Your UBS Financial Advisor will provide a copy upon request.

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