



Jennifer Tisci

Client type:	Retiree
Age:	67
Occupation:	Founder of Wealth Management Vineyards (sold)
Net worth:	USD 210mn
Immediate family:	Husband and two Daughters
Location:	San Francisco, CA

“Can I organize my wealth so I don't have to worry about volatile markets?”

Jennifer has a lot to look forward to as she enters retirement. Yet, she often finds herself worrying about the potential impact a bear market could have on her investment portfolio and retirement plans.

Our *Liquidity. Longevity. Legacy. (3L)* approach can help take the emotion out of investing for Jennifer by giving her a clearer understanding of her short-term and long-term needs.

By segmenting assets to isolate funds for short-term expenses from market volatility, Jennifer can feel confident that she can pay her bills without needing to sell assets at bear market prices. This ultimately allows Jennifer to focus on her long-term goals and achieving what matters most.



Her retirement picture is filled with travel plans, new hobbies, and family time.



A trust has already been established to pass on to what matters most—family.



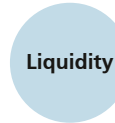
Her investments are reflective of her strong philanthropic aspirations.



Jennifer would like to be more confident in the resiliency of her wealth.

3L Disclaimer: Timeframes may vary. Strategies are subject to individual client goals, objectives and suitability. This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved.

3L Resources



With resources set aside to match the next two to five years of spending, Jennifer can enjoy her new retirement lifestyle, regardless of the market environment.

- **Social Security income**
- **Bond ladder**
- **Emergency fund**
- **Securities-backed credit line**



Earmarking funds explicitly for lifetime spending gives Jennifer confidence that her needs are fully funded, even accounting for occasional bear markets and short-term volatility.

- **Rollover IRA**
- **Health savings account (HSA)**
- **Long-term care insurance**
- **Taxable account**
- **Primary residence**



Identifying assets in excess of lifetime spending can provide clarity of how Jennifer can make an impact on others while still taking care of her own needs.

- **Roth IRA**
- **Vacation home and mortgage**
- **Irrevocable trust**
- **Life insurance**
- **529 college savings plan**
- **Concentrated stock**
- **Donor advised fund (DAF)**

Contact your financial advisor for more information.
Please visit www.ubs.com/cio-liquidity-longevity-legacy to learn more on our 3L strategy.