



UBS GWM CIO Global Investment Management –  
UBS Wealth Way Solutions

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UBS Financial Services Inc.

# Ready to grow

Investing basics

January 2026

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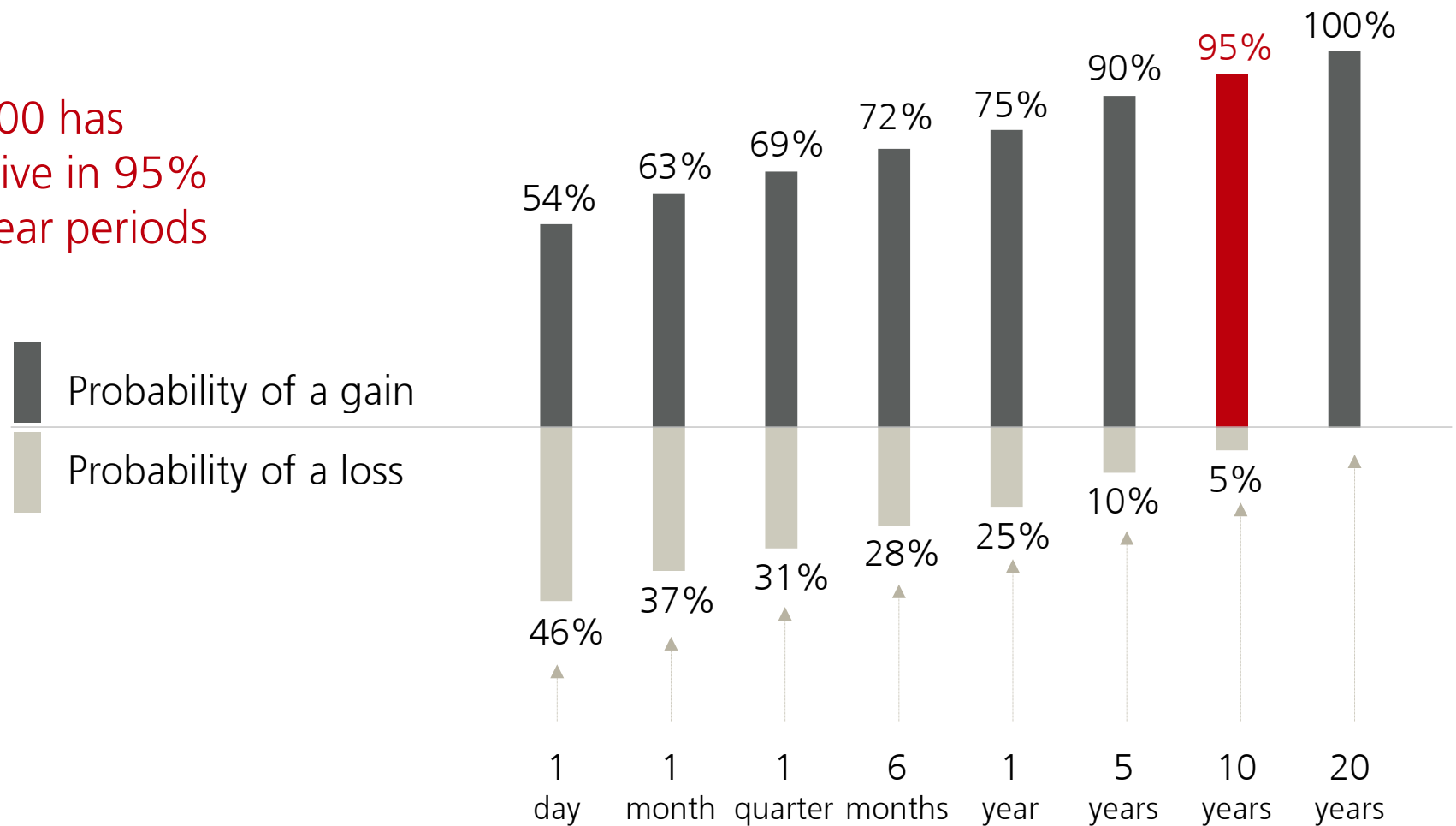




# Investing for long-term goals

S&P 500 historical probability of gains and losses, different holding periods, since 1926

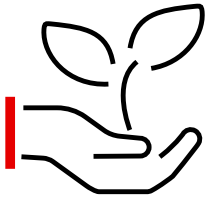
The S&P 500 has  
been positive in 95%  
of all 10-year periods



Source: Bloomberg, Morningstar Direct, UBS, as of 17 December 2025. You cannot invest directly in the S&P 500 index. Standard & Poor's 500 Index is a commonly recognized, market capitalization weighted index of 500 widely held equity securities, designed to measure broad US equity performance. Covers 500 industrial, utility, transportation and financial companies of the US markets (mostly NYSE issues). Individuals cannot invest directly in any index. You can lose money by investing in securities. Investing involves risk, including the potential of losing money or the decline in value of the investment. Performance is not guaranteed.



# What you should know about investing



Why investing is important



Meet some investment options

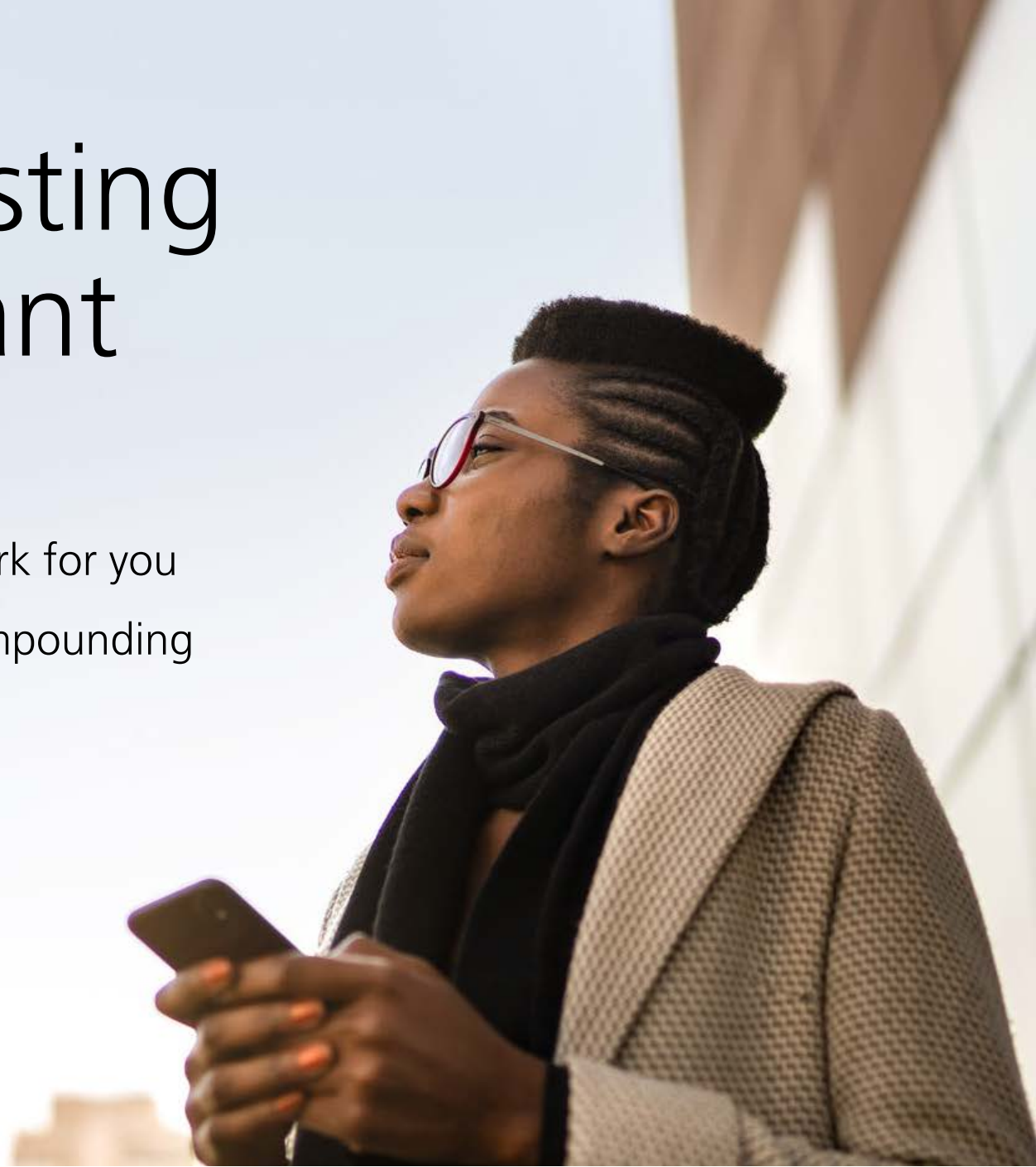


Things to consider when investing



# Why investing is important

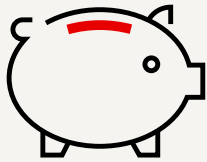
- 1 Can beat inflation
- 2 Puts your money to work for you
- 3 Takes advantage of compounding





# Saving can only get you so far

Investing gives your money an opportunity to work harder for you.



## Saving

Setting money aside, but assets may not grow over time



## Investing

Purchasing a stock or other financial vehicle for potential growth, but assets may lose value

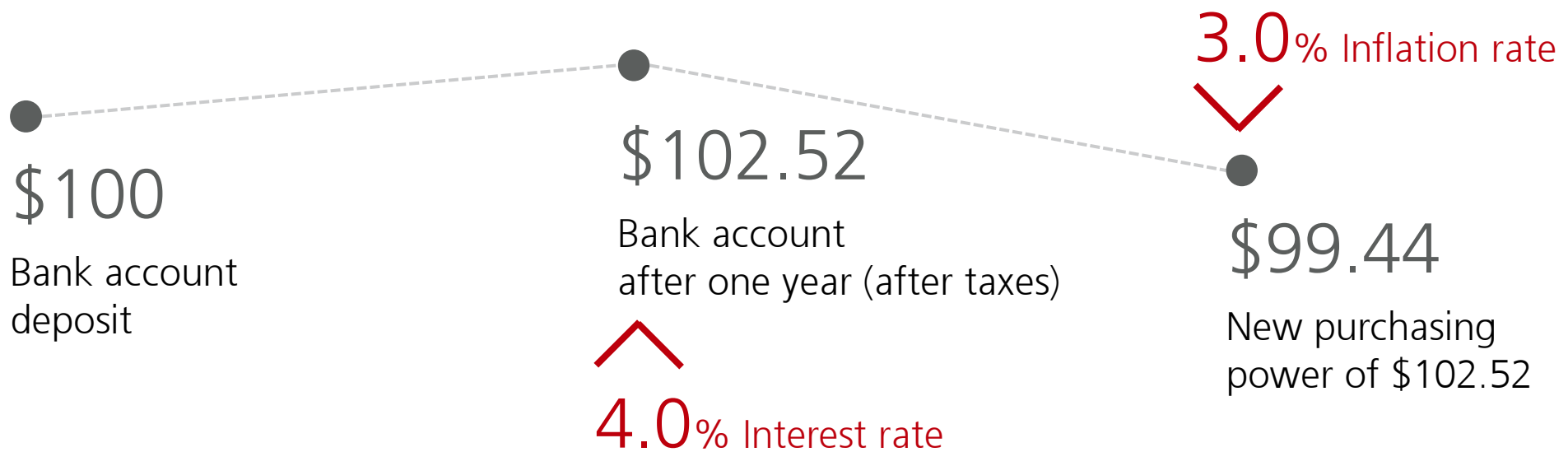
## Tip

Be sure to have around six months of expenses set aside before you prioritize investing.



# The impact of inflation

It reduces the purchasing power of a dollar over time

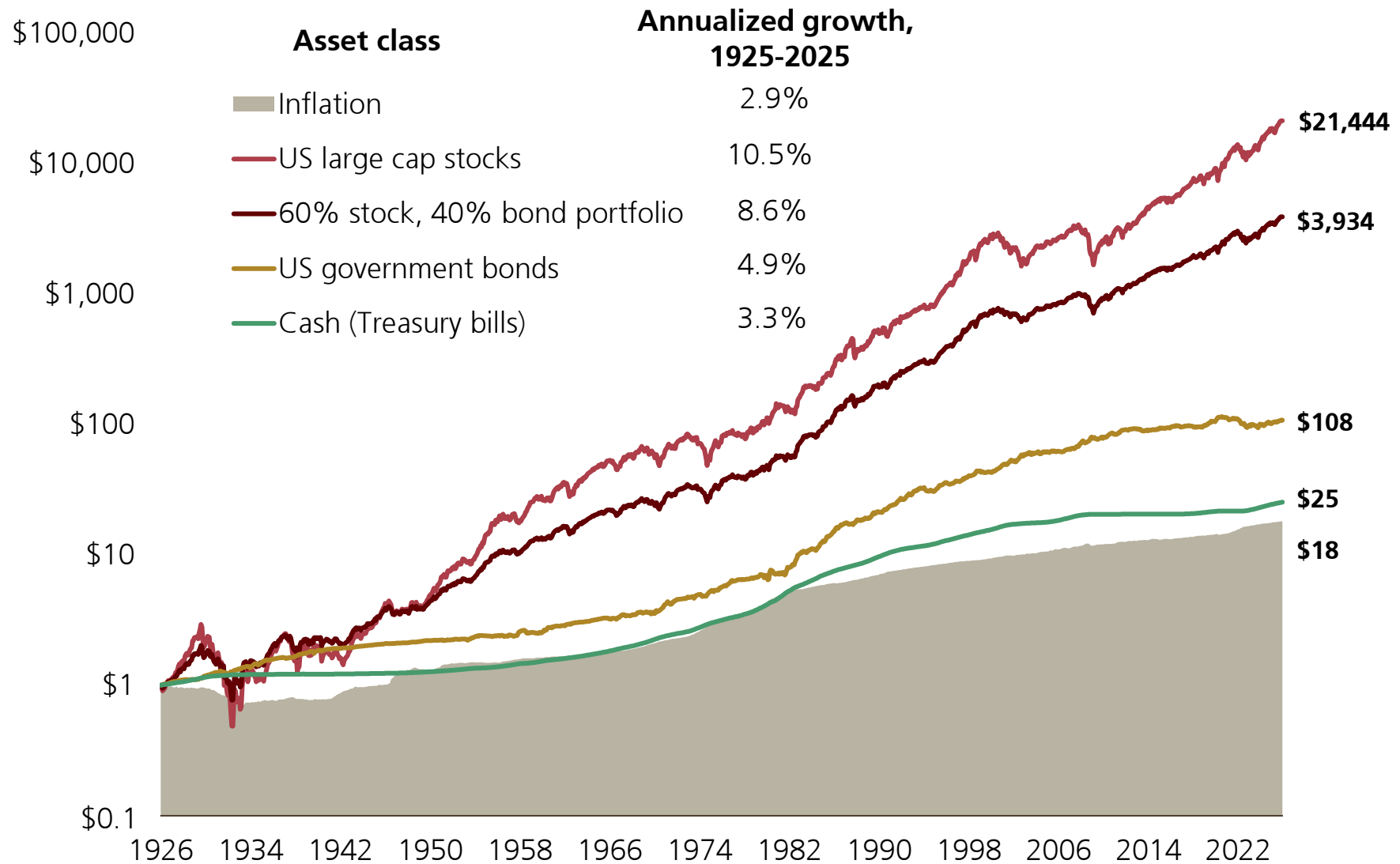


3.0% Inflation rate in 2025



# The benefits of long-term investing

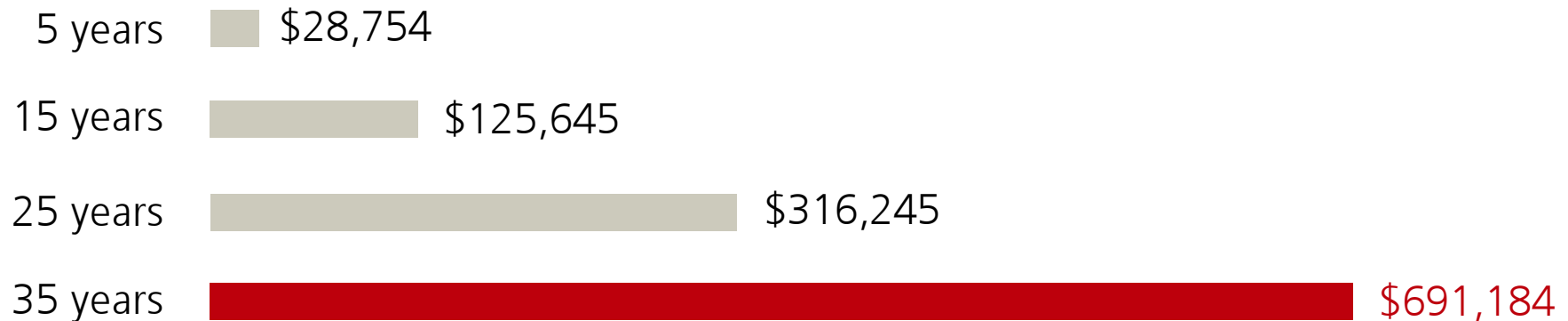
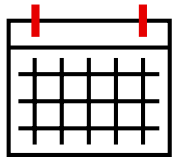
Growth of \$1 invested from 31 December 1925 to 31 December 2025 (log scale)





# Investment earnings generate their own earnings

With compounding, \$5,000 invested every year could become nearly \$700,000.



Hypothetical growth of what you could accumulate after 5, 15, 25 and 35 years if you save \$5,000 each year and earn an assumed rate of 7% annually. The compounding concept is hypothetical, for illustration only and not intended to represent the performance of any specific investment, which may fluctuate. No taxes are considered; generally, withdrawals are taxable at ordinary rates and may be subject to tax penalties. The dollar amount would be less once taxes are taken from the values. You can lose money by investing in securities. **Investing involves risks, including the potential of losing money or the decline in value of the investment. Performance is not guaranteed.**



# Meet some investment options

- 1 Different asset classes
- 2 Mutual funds and ETFs
- 3 Options for retirement savings



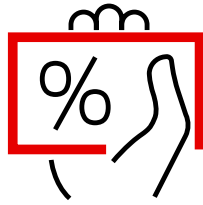


# Three main types of asset classes



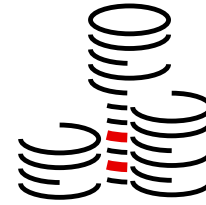
## Stocks, or equities

Ownership in a company or corporation



## Bonds, or fixed income

A loan to a government entity or company



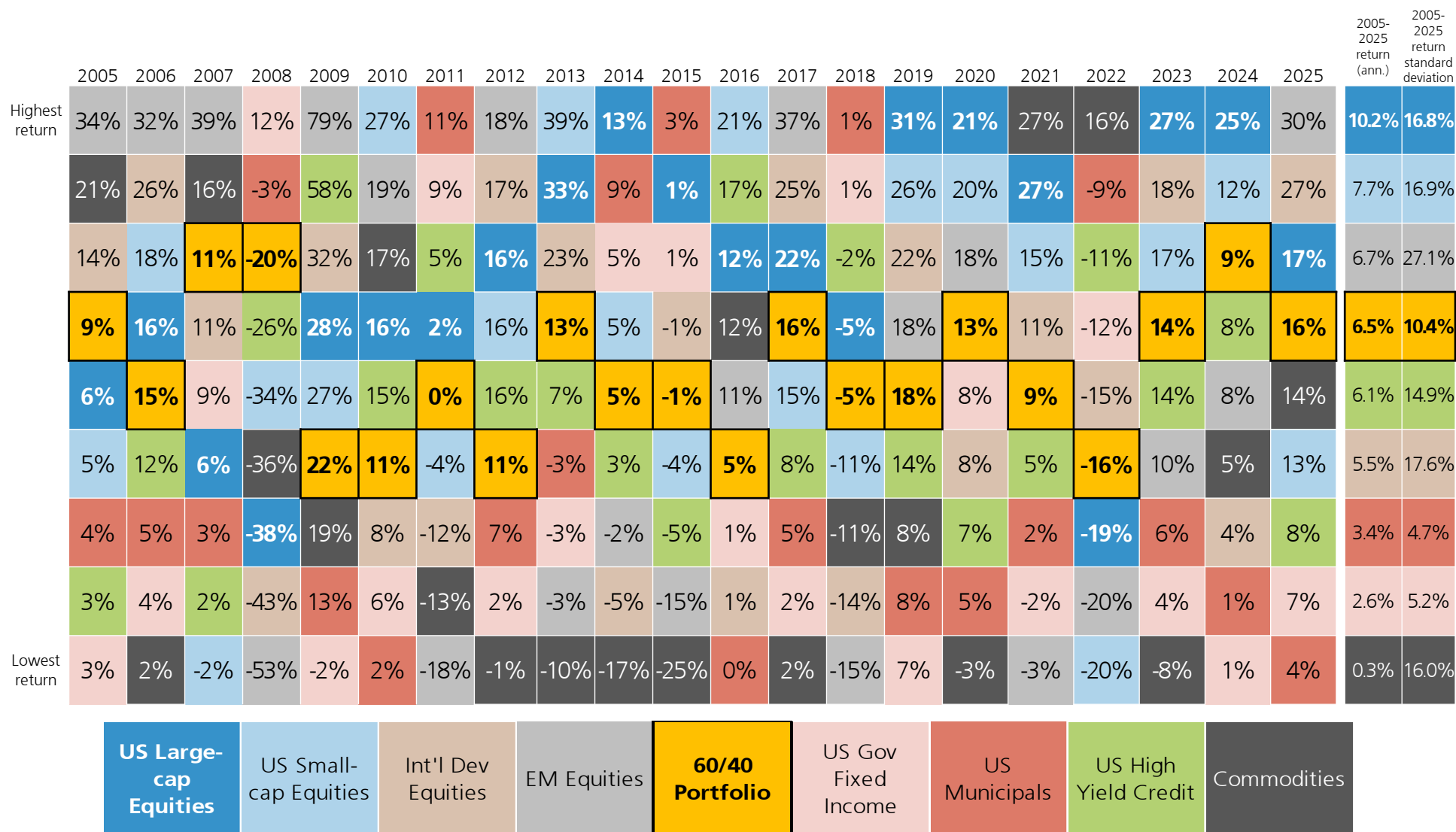
## Cash, or cash equivalents

Cash held at a bank or similar institution



# Asset performance varies every year

“Quilt chart” of calendar year returns for select asset classes, ranked from highest to lowest





# Your time horizon matters

Align your investments with when you need the money



Right now



Short term



Long term



# Examples of investment products

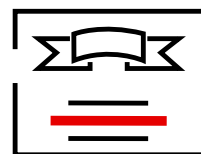
Mutual funds and exchange traded funds (ETFs) help you avoid stock-picking



## Exchange-traded funds (ETFs)

Both stocks and bonds

- Provide diverse mix of assets
- Usually passively managed
- Lower fees and expenses
- Bought/sold like a stock, prices fluctuate throughout the day



## Mutual funds

Both stocks and bonds

- Provide diverse mix of assets
- Usually actively managed
- Higher fees and expenses
- Prices determined at end of day based on price of each asset



# Retirement accounts

It's a common investing goal

## 401(k)



- Automatic—may offer a match
- High contribution limits



- Limited investment menu
- Everyone may not have access

## Traditional IRA



- Broad array of investment choices
- You control decisions



- Low contribution limits
- May be costly

## Roth IRA



- Broad array of investment choices
- Qualified distributions are tax-free<sup>1</sup>



- Subject to income limits
- May be costly

# Tip

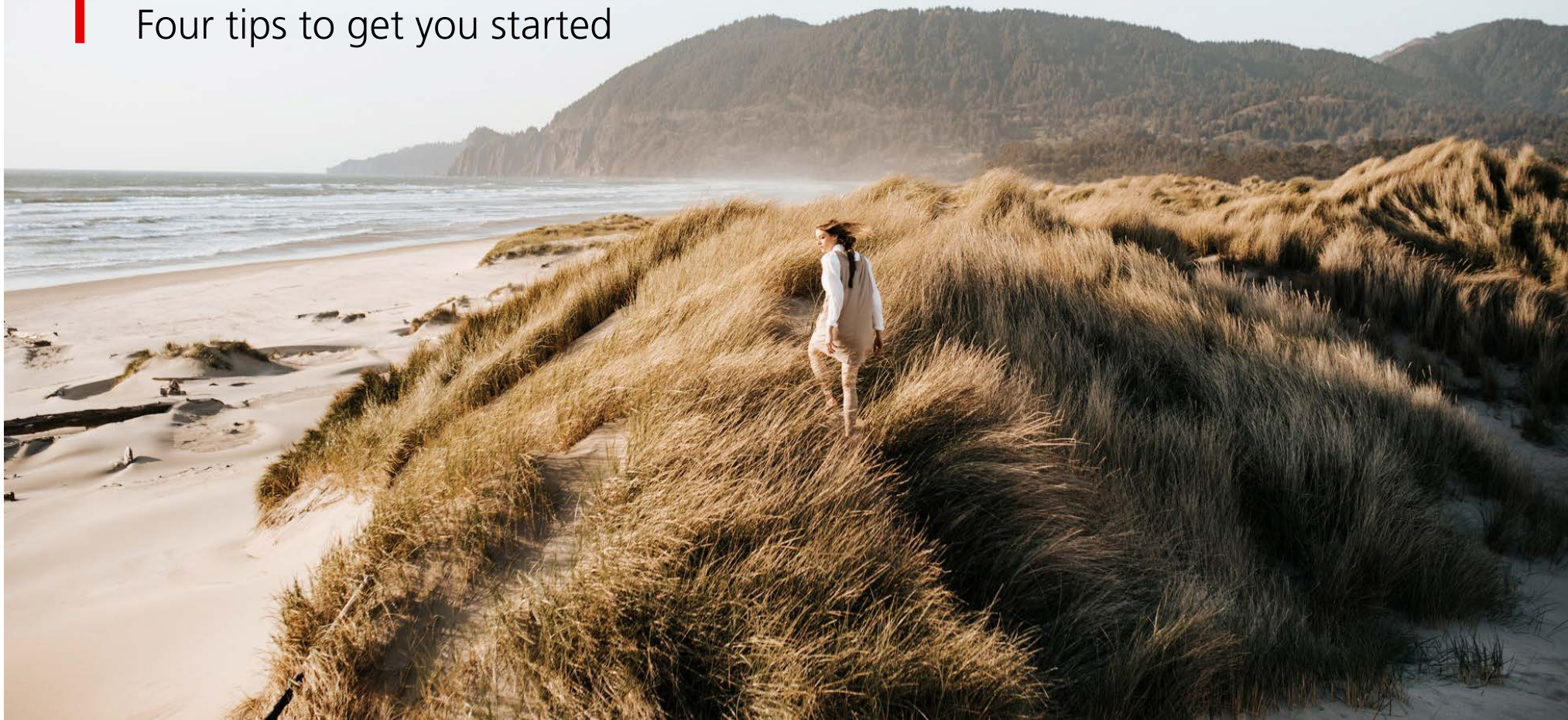
Depending on your income, you may be able to invest through both a 401(k) and an IRA.





# Things to consider when investing

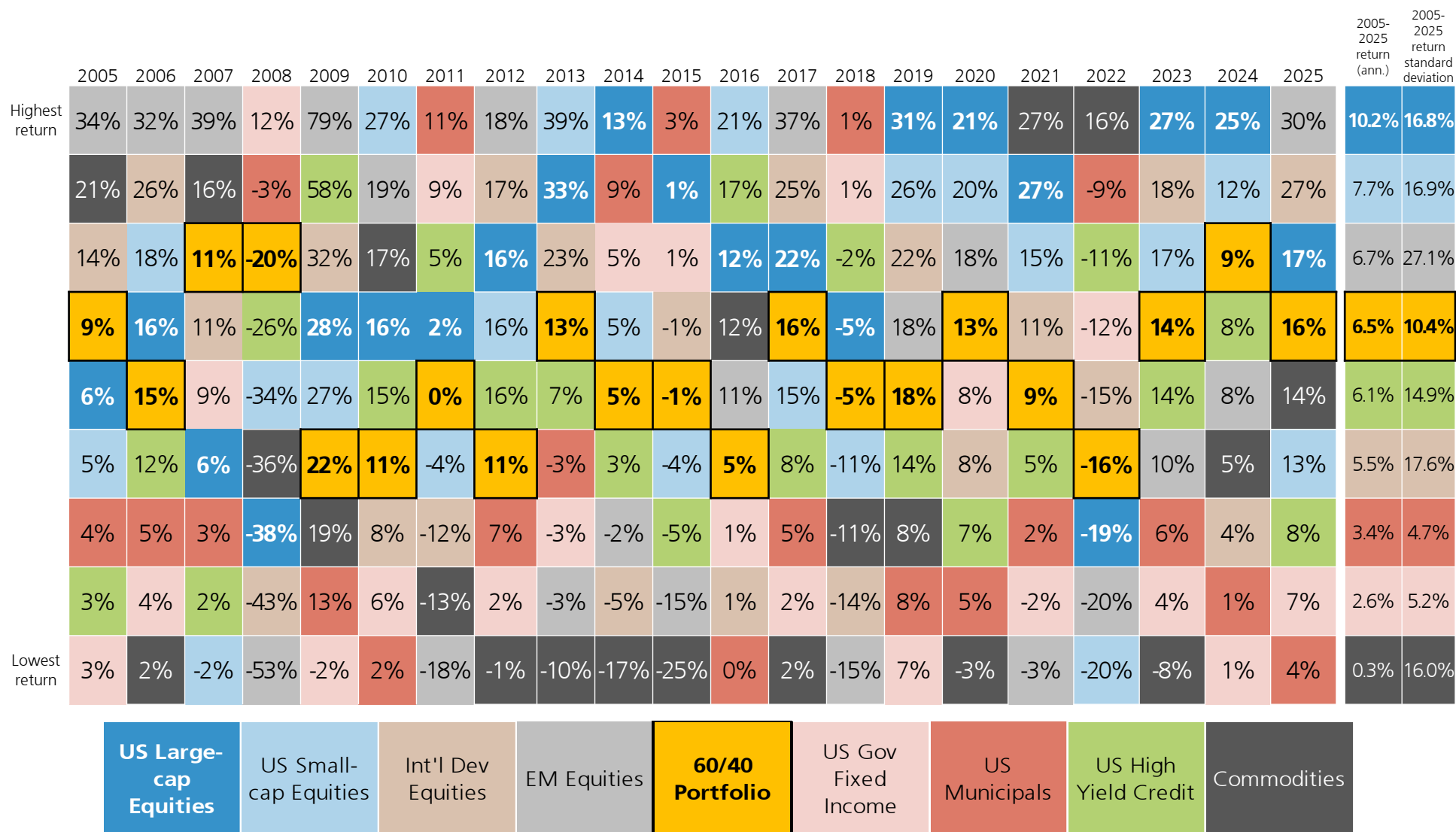
Four tips to get you started





# Tip 1: Don't put all your eggs in the same basket

"Quilt chart" of calendar year returns for select asset classes, ranked from highest to lowest



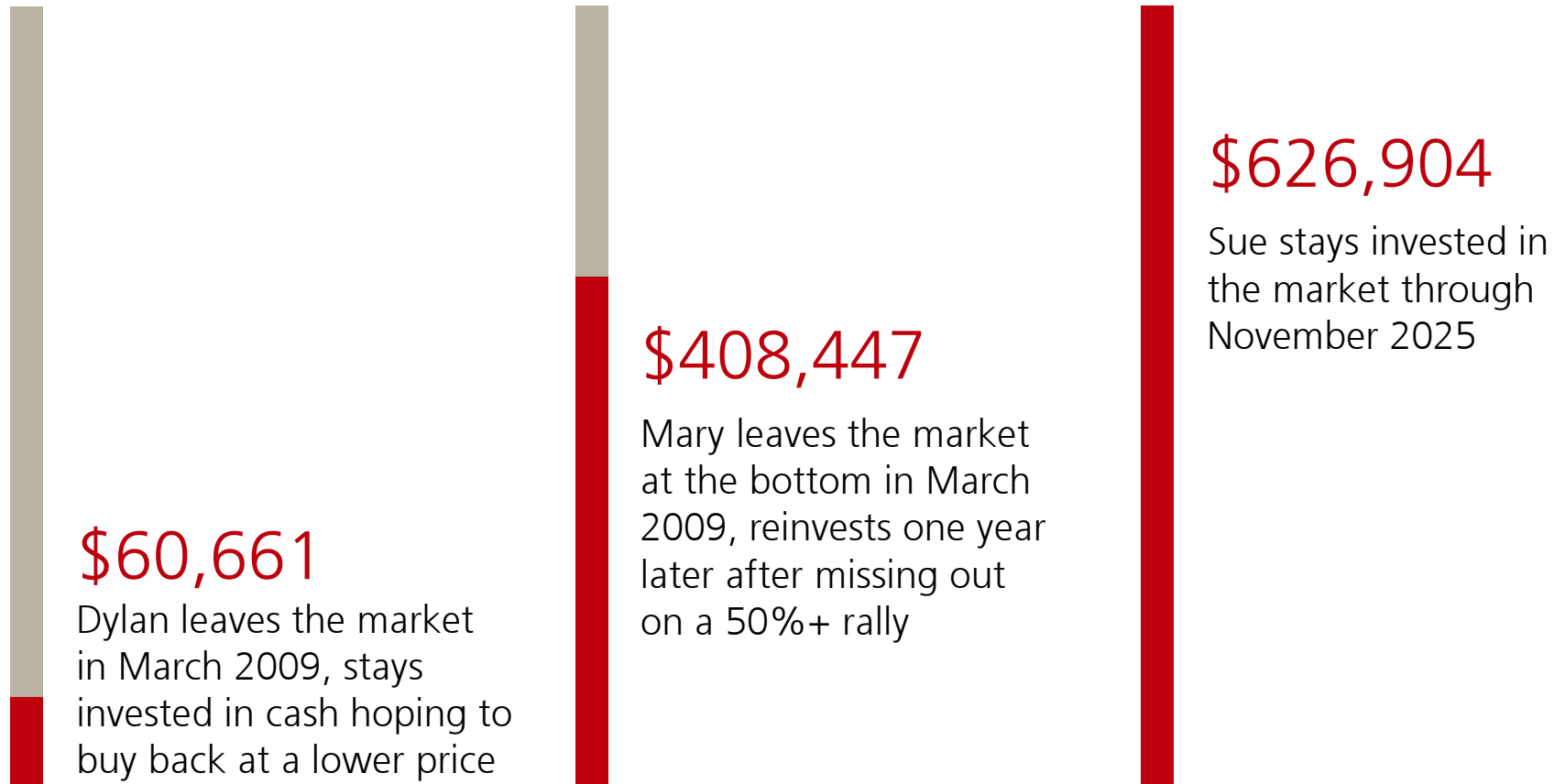




## Tip 2: Stay invested

In this hypothetical illustration, staying in the market was worth more than \$500,000.

Three investors had \$100,000 in the market in October 2007

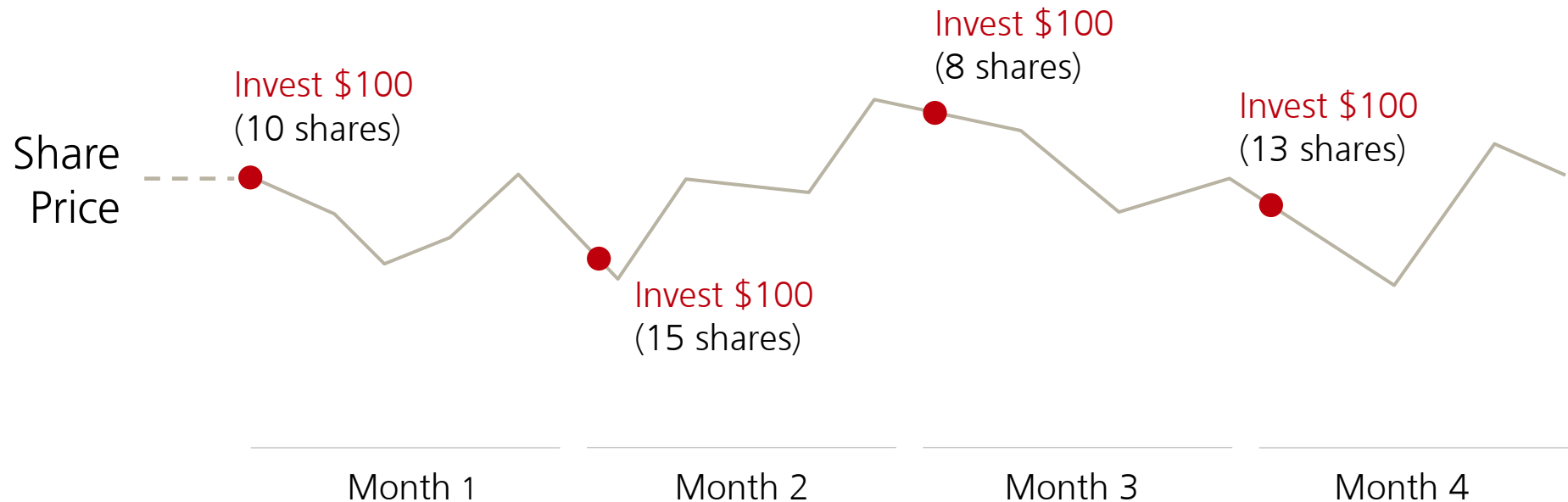


Hypothetical example that assumes three investors had \$100,000 invested in the “market” in Jan. 2007. The “market” in this example represents the Ibbotson US Large Company Stock Index. The first investor, Dylan, leaves the market at the bottom of the recession in Jan. 2009. The second investor, Mary, leaves the market at the same bottom in Jan. 2009, and then reinvests one year later in Jan. 2010 in the same basket of investments. The last investor, Sue, stays investing the entire time from Jan. 2007 through November 2025. Please note, an investment cannot be made directly into an index. Data taken from Morningstar Direct and represents an investment period from Jan. 2007 through November 2025 in the index noted above. **Past performance is no guarantee of future results.**



# Tip 3: Automate your investing

Dollar-cost averaging takes emotions out of investing

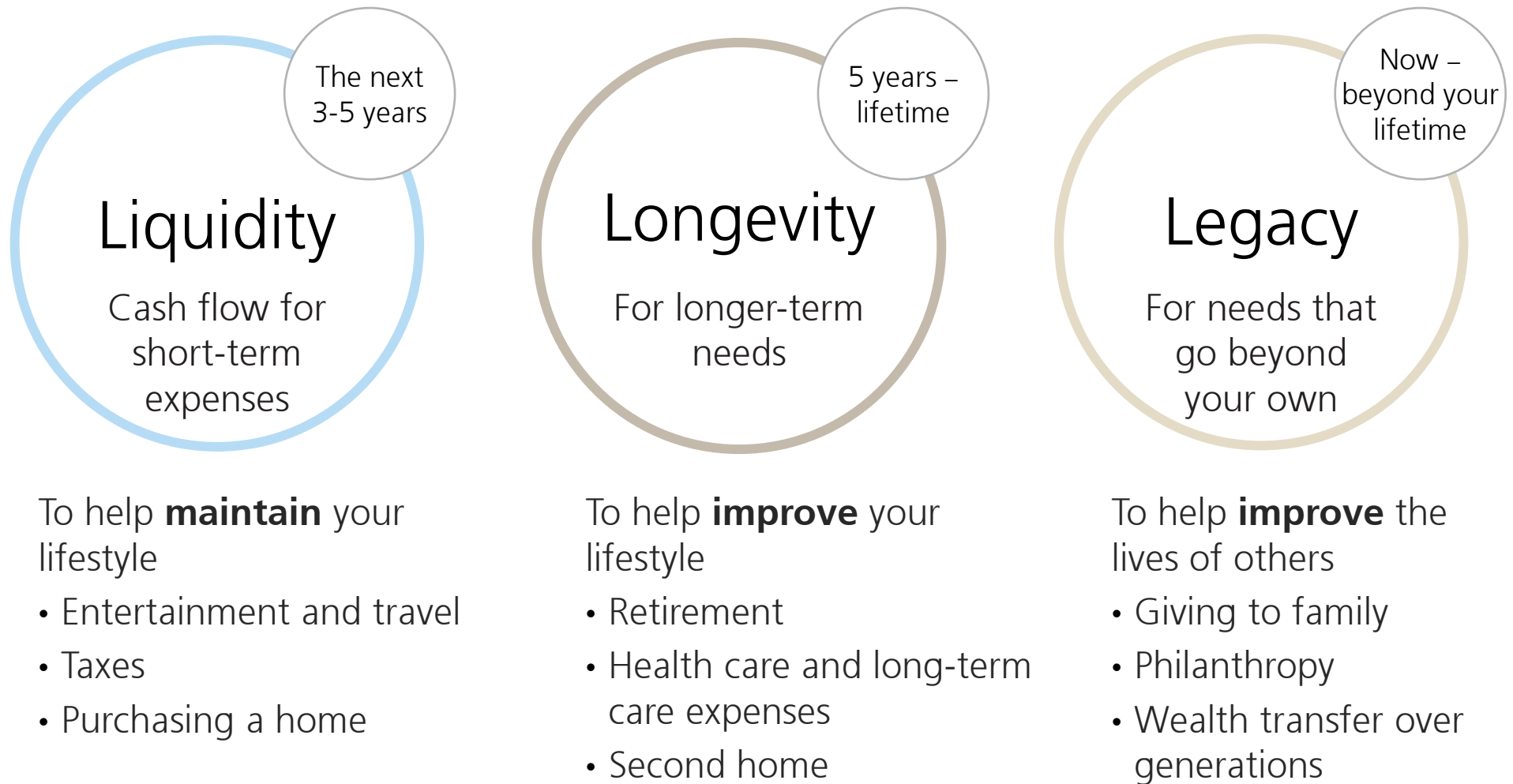


**Avoid** Trying to time the market



# Tip 4: Picture your goals and timeline together

The Liquidity. Longevity. Legacy. framework can help you align your life and your wealth





# What's next?

Put your money to work for you by investing



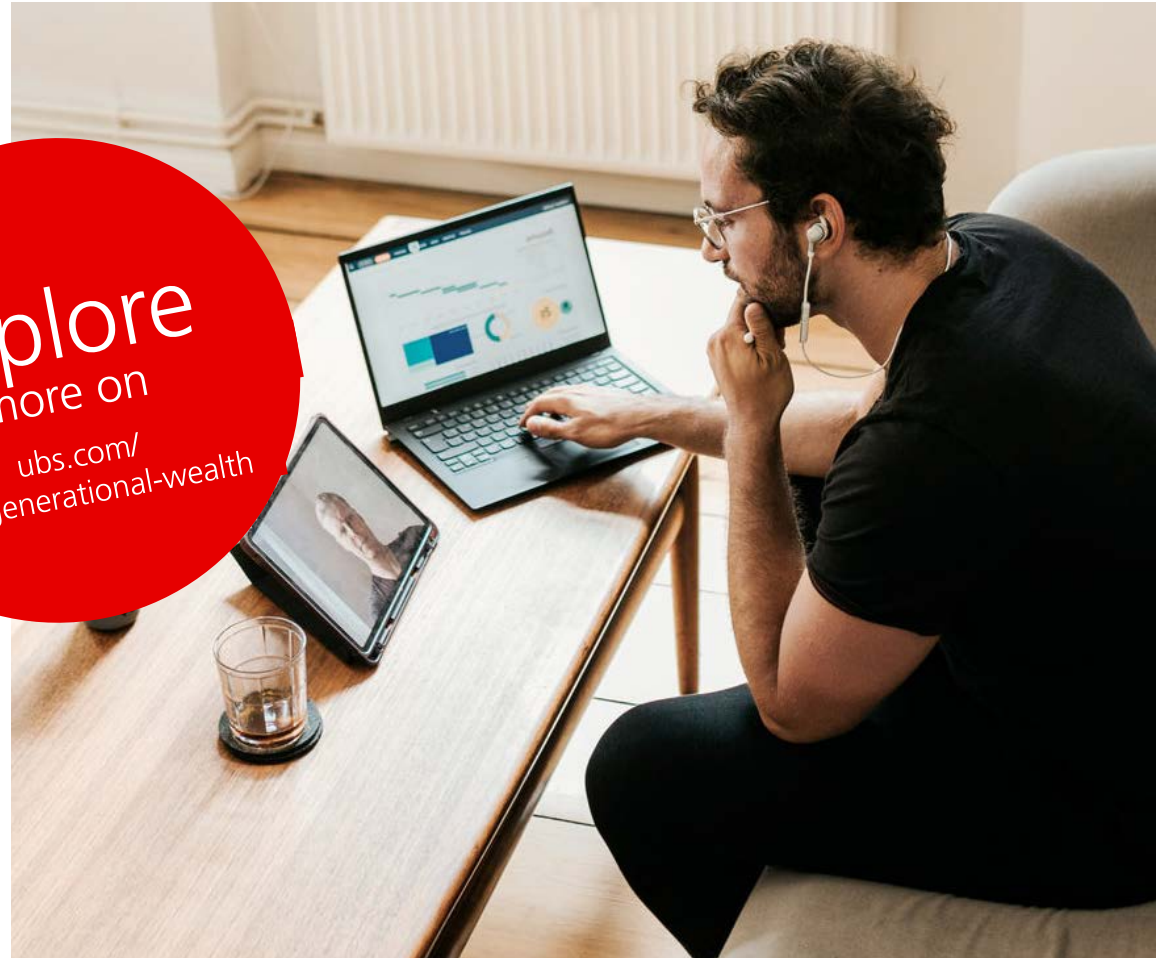
Keep learning



Define your goals



Make a plan





# Contact information

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