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UBS GWM CIO Global Investment Management—UBS Wealth Way Solutions
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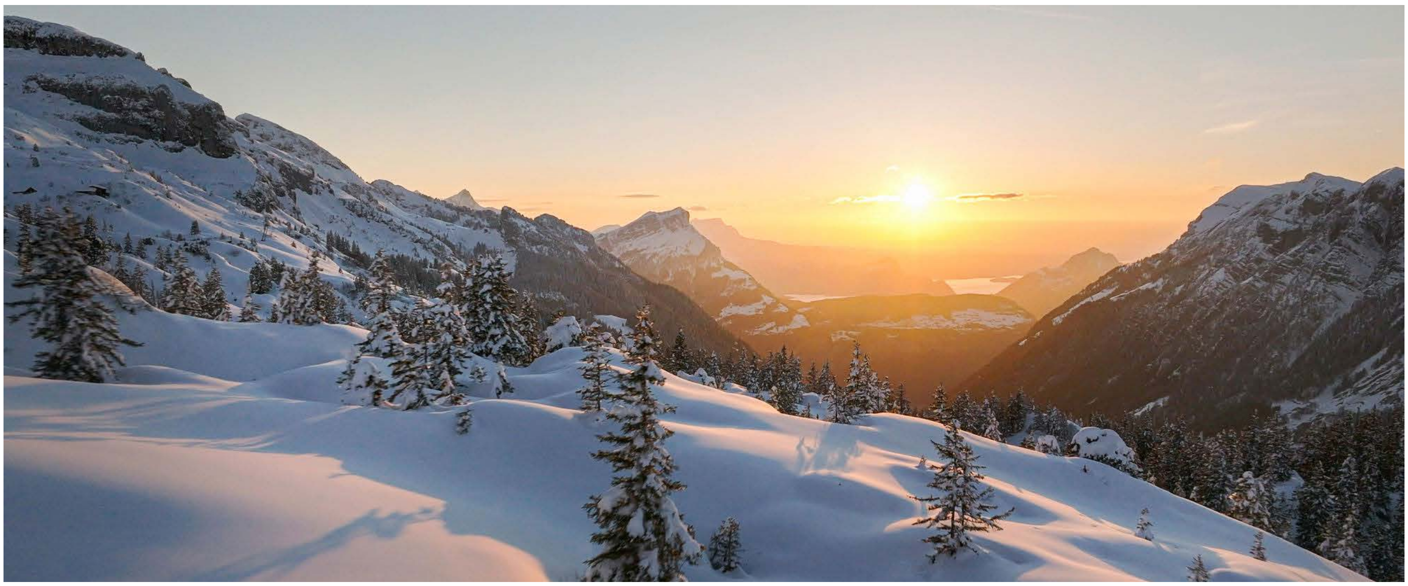
Seasonal planning checklist: Winter

A checklist to help families stay on the path to success



What are the Seasonal planning checklists?
Financial health check-ups can be helpful to ensure that a portfolio and financial plan reflect life’s latest changes. The *Seasonal planning checklists* help to make these “important, but rarely urgent” check-ups part of an investor's routine, as a complement to regular account review conversations with a financial advisor.

Click on the icons below to explore more seasonal content.

Why use the UBS Wealth Way?
The UBS Wealth Way framework allows us to take stock of what matters most to you and your family—your goals, concerns, and priorities—and uses these insights to build a personalized investment approach that segments your wealth by purpose across three key strategies:

- A **Liquidity strategy** to help provide cash flow for the next three to five years;
- A **Longevity strategy** to satisfy lifetime goals such as retiring comfortably and on time; and
- A **Legacy strategy** where you can earmark and invest capital for the goals that go beyond your own.

"Save more money" is a common New Year's resolution. Here are a few ways to support your saving and investing goals.

1. Spending and saving review

Rather than assuming next year's spending will mirror last year's, you may want to look at how spending differed from expectations and consider whether the new patterns will continue in the year ahead. This insight may help families build and maintain a Liquidity strategy for their specific objectives so they can be confident in their ability to meet their needs no matter what the new year has in store for them.

Tip
Direct deposits and automatic investing strategies can make it easier for investors to save a portion of their paycheck while bypassing the temptation to impulse buy. Use the CIO Global Investment Management team's Savings waterfall worksheet (published 11 December 2025) to prioritize savings into account types with the greatest after-tax return potential.

2. Income tax

Reviewing tax statements from the prior year can help families get a better idea as to where their taxable income will be. Those looking for ways to reduce their tax liability may want to consider adding to tax-advantaged accounts like IRAs and Health Savings Accounts; they may be able to make deductible contributions for the 2025 tax year until 15 April 2026.

Tip
Those looking to put their tax refund to work right away can have the IRS send it directly to their investment accounts. On the other hand, those ending up with a tax bill may want to consider tapping into their Liquidity strategy (including borrowing solutions) to keep their Longevity strategy invested.

3. Retirement income

When preparing for retirement, one may wish to take stock of the various sources of retirement income such as, Social Security, pen-sions, and annuities. This process is helpful as families build their Liquidity and Longevity strategies to support their life-style when they're no longer earning a salary. Those with existing annuity contracts may want to speak with their financial advisor about completing an annuity review to confirm that the strategy is aligned with their updated circumstances and goals. For more information about the role that guaranteed income sources can play in a retire-ment strategy, see the CIO research report, What can annuities do for you? (published 29 May 2025).

Tip
To avoid reduced benefits as a result of inaccurate earnings records, review Social Security statements annually to check for discrepancies.

Getting started

Looking back, what were the highlights from the past year?

Have there been significant changes to your cash flow or balance sheet?

What would you like to focus on this year?

Retirement guidebook

For an educational overview of core retirement planning concepts, visit www.ubs.com/retirementguidebook.

Timeframes may vary. Strategies are subject to individual client goals, objectives, and suitability.

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