

# Seasonal planning checklist: Spring

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.

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It's time for some spring cleaning! Get your finances in order by focusing on these aspects of planning that are often overlooked.

## ✓ 1. Financial education

Take some time to learn a little more about financial planning and investing topics. Check to see if your employer offers a financial wellness program, which may give you access to budgeting and savings tools, and financial education courses, among other features.

Even learning just the basics, such as how to build a budget or what your credit score means, will make it easier to manage your day-to-day finances and can give you the confidence you need to take a more active role in building long-term financial security.

### Tip

Speak openly with your advisor about the financial topics you'd like to learn more about. And for a personalized playlist of financial education modules, check out [ubs.com/thecode](https://ubs.com/thecode).

## ✓ 2. Estate planning

Estate planning is essential to ensuring that you and your family are well prepared. A good place to start is a review of your beneficiary designations on your retirement accounts and insurance policies to ensure they still reflect your wishes.

This type of planning involves specifying what you are planning to give, and to whom. But that's not all. It should also involve considerations for incapacity, such as how you would like to be cared for in time of need and who you would like to have advocate for you on your behalf.

### Tip

Once you turn 18, your parents may no longer have access to your medical records and can't make medical decisions for you. Designate a health care proxy (sometimes called a "medical power of attorney") to authorize a person to make health care decisions for you in the event you are unable to make such decisions yourself.

## ✓ 3. Insurance: disability, life, and LTC

Permanent—and even temporary—shocks to your income can damage your financial situation, making it more difficult to reach your financial goals. Taking the time to confirm that you have enough disability and life insurance coverage can offer peace of mind that your family will be taken care of in the worst-case scenario. What's more, life insurance can also be a tool to help you manage federal or state estate taxes and boost the after-tax wealth you are able to leave your family.

Long-term care (LTC) can be difficult to plan for because the actual level of expenses incurred is very uncertain. LTC insurance strategies can help to reduce the need to self-insure against the risk of incurring high LTC costs. For more information, please see [Long-term care costs and solutions \(29 October 2025\)](#).

### Tip

These planning vehicles help mitigate risk in some of the most unfortunate events. Review any existing life, disability, or long-term care insurance policies to determine whether the coverage is still appropriate for your current and future lifestyle.

## Questions to get you started

What topics regarding your finances would you like to learn more about?

What do you want your money to do when you're gone?

If you had to stop working, how would your family sustain its lifestyle?

## Retirement guidebook

For an educational overview of core retirement planning concepts, visit [www.ubs.com/retirementguidebook](https://www.ubs.com/retirementguidebook) (28 January 2026).

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