



(UBS)

# Beyond your 401(k) and IRA: Retirement and your future

9 January 2026, 12:24 UTC, written by UBS Editorial Team

## **Retirement planning, longevity and how to build confidence through a wealth management plan.**

You've worked hard and carefully invested to ensure that you'll live life on your terms in retirement, but how can you be sure it will be the same retirement you had always envisioned?

High net worth investors are concerned today about having enough to retire. But, with guidance to address your concerns and a sound plan, you can feel more confident in your future.

Whether you're saving for retirement, transitioning to retirement or living in retirement, a UBS Financial Advisor can work with you to build a dynamic financial plan that you can adjust as needed to remain on track as the economy and your life changes.

### **Key stages of retirement:**

#### **Saving for retirement**

You may have many valid questions, but they are not always easy to address. And the answers may vary depending on your specific goals and personal situation. With a clearer understanding and sound strategies, you can have more

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confidence you'll remain on track to having the lifestyle you want in retirement. A UBS Financial Advisor can have a conversation with you and help you develop a plan to move forward.

### **Transitioning to retirement**

A financial plan can provide you with a disciplined, dynamic framework for structuring your wealth through this transition, so you can be prepared for the multiples challenges that may lie ahead. It can also guide you in determining specific planning strategies that may help to address your concerns so you can feel more confident about your financial life as you draw closer to, or spend your early years in, retirement.

### **Living in retirement**

You can create a plan to live out your goals well into retirement by planning prudently with the help of a UBS Financial Advisor. Gain strategies that help manage risk, diversify your portfolio and reallocate your assets as your life needs and circumstances change. A UBS Financial Advisor can help you plan for the future and be more confident your ability to live the life you want in retirement.

For more, see our report: [Make your retirement as successful as your career: Our 10-step planning guide shows you how.](#)

[Start the UBS Wealth Way conversation.](#)

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