

UBS Wealth Way

Legacy – Preserve your family assets over generations

- The Legacy strategy comprises assets that you do not need for achieving your own life goals, and generally forms the core of your estate planning.
- This strategy allows you to support projects and causes that are close to your heart and to use your assets to positively influence the lives of others.
- Investment portfolios as part of the Legacy strategy tend to be more risk-seeking, as the time horizon usually spans decades, and may also include charitable foundations, real estate, and collectibles.

Once you have fully funded your Liquidity and Longevity strategies, you can transfer any excess assets to the Legacy strategy. This means you can decide during your lifetime what should happen to your assets after you die. Whether you want to pass your wealth down to your children and grandchildren or support other causes close to your heart such as charitable projects, you determine how your assets will be used in the future.

Goal – Breathe life into causes you care about

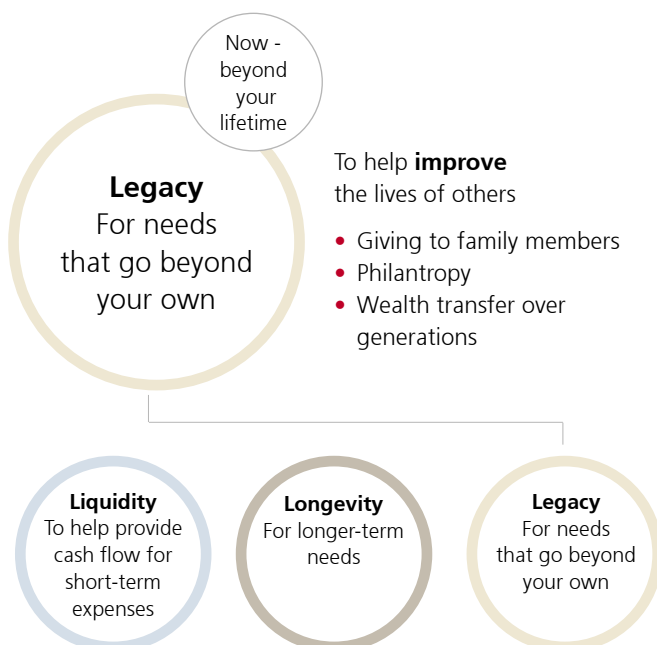
The aim of the Legacy strategy is to pass on the assets that you do not need during your lifetime to the next generation, or to use them for other good causes. You can pursue goals that are close to your heart and ensure that your wishes are met over the long term.

Structure – Use illiquidity

To ensure you achieve your goals, you should consider a very long investment horizon. The investment approach of universities and foundations can serve as an example. These institutions generally hold a very aggressive portfolio with a high proportion of illiquid assets such as hedge funds, private equity, infrastructure and private real estate, which enables them to achieve long-term, tax-optimized returns. Since the investment horizon extends beyond your lifetime, the daily volatility of the financial markets hardly matters.

Benefit – Take a multi-generational view

Once your Liquidity and Longevity strategies are adequately funded, and you can include future generations in your investment decisions and pass on your personal values.



Source: UBS

UBS Wealth Way is an approach incorporating Liquidity. Longevity. Legacy. strategies that UBS and our Advisors can use to assist clients in exploring and pursuing their wealth management needs and goals over different timeframes.

This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved. All investments involve the risk of loss, including the risk of loss of the entire investment.

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