

UBS Wealth Way

Longevity – Your personal retirement provision

- The Longevity strategy encompasses all the assets and resources to cover expenses during your lifetime. This goes beyond the investment portfolio, and includes retirement assets, long-term care planning, primary residence and similar assets.
- These investments can be transferred over time to replenish the Liquidity strategy or to top up the Legacy strategy.
- A long-term financial plan gives you a clear overview of the costs of your future savings goals, and lets you manage your investments appropriately with a focus on inflation and wealth preservation.

The Longevity strategy includes the assets you need to cover expenses during your lifetime. You accumulate wealth throughout your working life and have invested almost all of your assets in the Longevity strategy. This includes non-tradable assets, such as human capital, state and private pensions, long-term care planning, disability planning, residential property and other assets that will ensure life-long future prosperity. The use of these assets relates to retirement. Once you reach this stage in your life, diversified investments should make up a good proportion of your annual outgoings.

Goal – A financially secure retirement

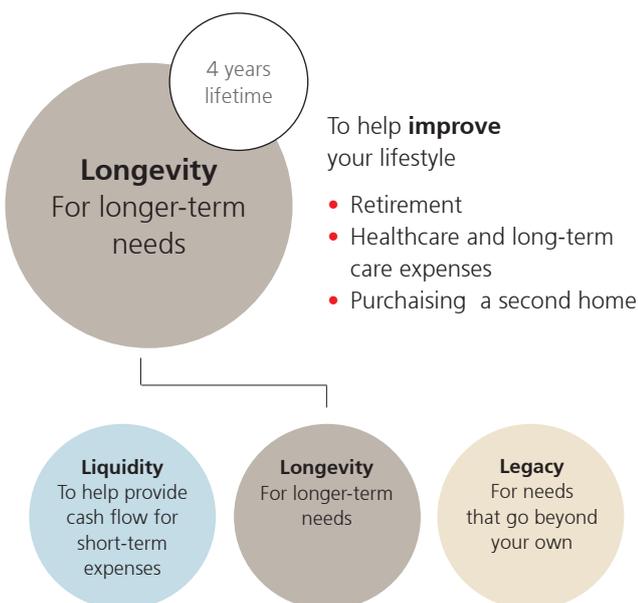
The Longevity strategy acts as a back-up reserve for your Liquidity strategy while ensuring financial security in old age. During your working life, the focus of the Longevity strategy is on accumulating wealth. This is achieved through savings and the portfolio’s earnings potential. You can gradually use these assets during retirement to cover higher health costs and care costs, or you can use them to top up your Legacy strategy.

Structure – Focus on growth and income

To help you achieve your goals, the portfolio aims to generate cash flow and focuses on long-term capital growth. A more conservative Longevity strategy is based on the idea of you saving more today to cover your expenses in future. By contrast, a more aggressive portfolio increases the probability of loss. Our analysis shows that these risks can be managed with a balanced portfolio comprising mainly stocks and bonds if it is accompanied by an appropriately structured Liquidity strategy.

Benefit – A solid retirement plan

By coordinating the Liquidity and Longevity strategies, your long-term financial security is secure even in times of financial market volatility and economic crises, so you can rely on your financial plan.



Source: UBS

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Timeframes may vary. Strategies are subject to individual client goals, objectives and suitability. This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved.

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