UBS

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UBS Wealth Way

Navigating volatile times

- Turbulence on the financial markets triggers an **emotional** roller coaster, ultimately causing investors to question their financial strategies. Often they give in to the temptation to sell their positions at a loss, especially in the middle of sustained and major declines.
- An individual **investment concept** using our "Liquidity. Longevity. Legacy." approach helps avoid these emotional traps. If you plan your liquidity well, you won't jeopardize your lifestyle or your planned investments. And there is no need to realize losses in times of crisis.
- Investors know the **purpose** of their investments. This gives them the certainty of having made the right decisions so they can remain invested throughout the economic cycle.

Volatile financial markets and uncertain outlooks for economies are an inevitable part of an economic cycle. These phases only occur rarely, but they are emotionally challenging for investors. They toss and turn at night worrying about whether to sell all their investments and whether it will all be over soon. If you have a solid road map in this environment that offers sufficient room for maneuver while requiring discipline, your assets will be robust. A focused investment concept using our "Liquidity. Longevity. Legacy." strategy helps you set the right investment strategy to match your lifestyle in every financial market situation.

The next three years

Liquidity
To help provide cash flow for short-term expenses

To help **maintain** your lifestyle

- Entertainment and travel
- Taxes
- Purchaising a home

4 years lifetime

Longevity
For longer-term needs

To help **improve** your lifestyle

- Retirement
- Healthcare and long-term care expenses
- Purchaising a second home

Now + beyond your lifetime

Legacy
For needs that go beyond your own

To help **improve** the lives of others

- Giving to a family
- Philantropy
- Wealth transfer over generations

Source: UBS

Liquidity – Keep above Water at All Times.

When determining your liquidity buffer, the critical question is how much you spend each year. Your liquidity buffer enables you to finance your living costs during market downturns based on your Liquidity strategy. The riskier assets in your Longevity strategy will have a chance to recover in the meantime, and their growth potential will take effect.

Longevity – Your Personal Retirement Provision.

If you hold too much liquidity you miss out on return opportunities and risk losing money as a result of inflation. Assets in the Longevity strategy should be mainly invested to generate cash flow, to protect your retirement. This portfolio is also a reservoir for topping up your liquidity. But as it is not directly used to cover your daily liquidity needs, you can consider longer-term investments with growth and income prospects, like bonds, equities and alternative investments.

Legacy – Preserving Family Assets across Generations.

This approach offers scope for a Legacy strategy that lets you think about the next generations. These assets will last beyond your lifetime. This means that you can invest in riskier, higher-yielding and illiquid instruments, and potentially also involve the next generation in your investment decisions.

Strategy "Liquidity. Longevity. Legacy." Disclaimer: 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.

UBS Wealth Way is an approach incorporating Liquidity. Longevity. Legacy. strategies that UBS Financial Services Inc. and our Financial 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.

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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