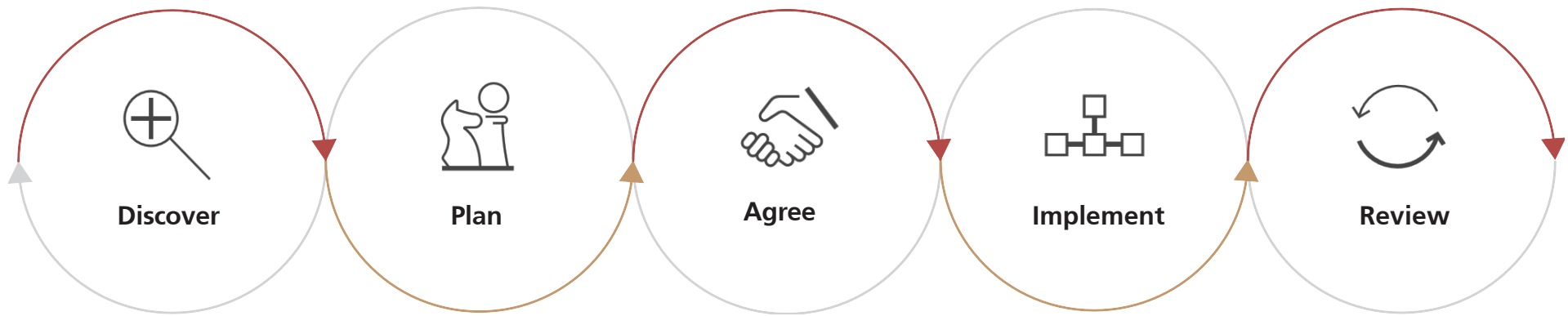


UBS Wealth Way

We work together to help you **pursue what matters most**



Through deeper conversations, our “discovery” questions will help uncover issues that are important for the client and their financial strategy: objectives, projects, concerns, and desires. For today, tomorrow and for future generations.

We organize assets into 3 strategies:

Liquidity— to help provide cash flows for short term expenses

Longevity— for longer-term needs

Legacy— for needs that go beyond their own

We share a comprehensive range of solutions to help our client pursue their goals for every phase of their life.

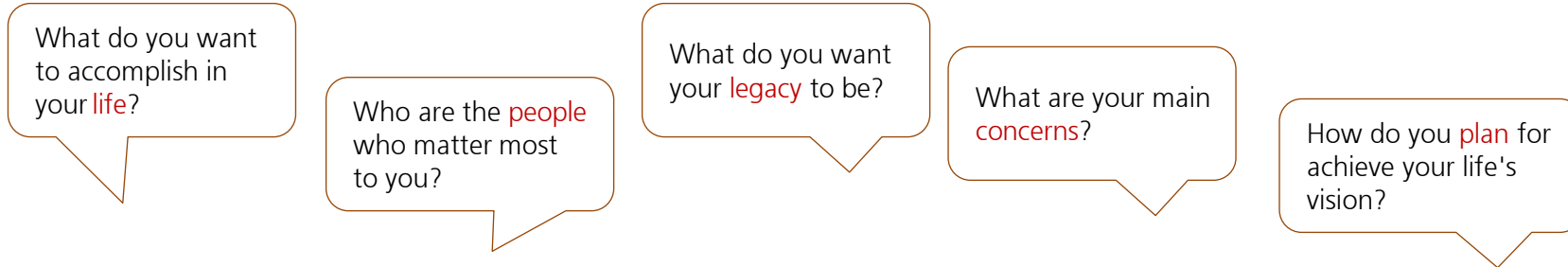
Once we agree on a plan, we help to put it in motion.

By working together, we can make any adjustments necessary as their needs, financial circumstances and goals evolve.

- Plan
- Save
- Finance

- Grow
- Protect
- Give

Knowing you, understanding your financial situation, and establishing what you want to achieve for yourself, for your family, and for your career is essential to our working together. UBS Wealth Way starts with five "discovery" questions to help us identify and focus on what is truly important to you.



With this knowledge, we organize your financial life into 3 strategies, with different time horizons:

- Liquidity:** to help provide cash flows to maintain your lifestyle in the short term
- Longevity:** for a longer-term plan, targeted at improving your lifestyle in the coming years
- Legacy:** for needs that go beyond your own



To help maintain your lifestyle

- General expenses
- Buying a home
- Leisure, passions and interests



To help improve your lifestyle

- Retirement
- Healthcare and long-term care expenses
- Additional real estate investments



To help improve the lives of others

- Wealth transfer over generations
- Philanthropy
- Donations



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UBS Wealth Way is an approach incorporating Liquidity. Longevity. Legacy. strategies, that individuals may use to explore and manage their needs and goals over different time frames. 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.