



(UBS)

Estate planning: Effective strategies to protect your legacy

1 December 2025, 16:20 UTC, written by UBS Editorial Team

While estate planning can seem daunting, preparing for the future can create greater efficiency—and peace of mind. Getting your financial affairs in order, establishing a plan for how your assets will be distributed and communicating your wishes can all lead to greater confidence in how you approach later stages of life.

Planning ahead provides significant benefits: It is informative, provides peace of mind, and creates efficiency. Taking time now to think through key decisions helps ensure they are aligned with your wishes and aren't left to be made for you by others—such as grieving family members or a court of law.

Essential estate planning questions

Estate planning questions we help clients consider include the following:

- Who do I want to make financial or medical decisions for me if I am unable to make them myself?
- What life-sustaining procedures would I like to receive if I am terminally ill or injured (e.g., CPR or mechanical ventilation)?
- How can I minimize taxes while maximizing what I leave to my family and charity?
- Do I have a succession plan in place for the family business?
- How can I better protect the assets that I leave to my family from creditors and potential divorcing spouses?

Creating a comprehensive balance sheet

One of the most important steps in developing your estate plan is creating an inventory of your current assets, liabilities, insurance policies, and legal documents. Essential in evaluating your current financial condition, a balance sheet can provide details for your executor, estate advisors, and surviving beneficiaries regarding:

- Asset composition (e.g., liquid, illiquid)
- Businesses
- Corporate benefit plans
- Asset ownership and titling

Gathering information, identifying inconsistencies, and confirming beneficiary designations are only a few of the benefits of creating a comprehensive balance sheet.

Personalized estate planning

An estate plan should address your specific goals. While maximizing the transfer of assets may be a motivation for some, for others it may be preserving privacy.

Estate planning involves more than planning around one's passing. It can also involve:

- Efficient transfer of assets during your lifetime
- Delegation of authority during a period of incapacity
- Authorization of a specific medical procedure

The importance of communication

Once you have established an estate plan with your attorney and other professional advisors, it is important to properly safeguard your documents and communicate your plan with your loved ones.

Although creating an estate plan may seem overwhelming, it is essential to ensuring that you and your family are well prepared. With preparation, peace of mind will follow.

For more information about effective estate planning strategies, including a document checklist, see our publication, [*Estate planning: an overview*](#). Connect with a UBS Financial Advisor to understand how our estate planning can help address your particular needs.

Disclaimer

Hong Kong / Singapore: For Global Wealth Management clients of UBS AG Singapore / Hong Kong branch, please refer to the [HK/SG Marketing Material Disclaimer](#).

This document is prepared and published by the Global Wealth Management business of UBS Switzerland AG (regulated by FINMA in Switzerland), its subsidiaries or its affiliates ("UBS"), part of UBS Group AG ("UBS Group"). UBS Group includes former Credit Suisse AG, its subsidiaries, branches and affiliates. In the USA, UBS Financial Services Inc. is a subsidiary of UBS AG and a member of FINRA/SIPC. Additional Disclaimer relevant to Credit Suisse Wealth Management follows at the end of this section.

This document and the information contained herein are provided solely for your information and UBS marketing purposes. Nothing in this document constitutes investment research, investment advice, a sales prospectus, or an offer or solicitation to engage in any investment activities. This document is not a recommendation to buy or sell any security, investment instrument, or product, and does not recommend any specific investment program or service.

Information contained in this document has not been tailored to the specific investment objectives, personal and financial circumstances, or particular needs of any individual client. Certain investments referred to in this document may not be suitable or appropriate for all investors. In addition, certain services and products referred to in the document may be subject to legal restrictions and/or license or permission requirements and cannot therefore be offered worldwide on an unrestricted basis. No offer of any product will be made in any jurisdiction in which the offer, solicitation, or sale is not permitted, or to any person to whom it is unlawful to make such offer, solicitation, or sale.

Although all information and opinions expressed in this document were obtained in good faith from sources believed to be reliable, no representation or warranty, express or implied, is made as to the document's accuracy, sufficiency, completeness or reliability. All information and opinions expressed in this document are subject to change without notice and may differ from opinions expressed by other business areas or divisions of UBS Group. UBS is under no obligation to update or keep current the information contained herein. **The views and opinions expressed in this material by third parties are not those of UBS.** Accordingly, UBS does not accept any liability over the content shared by third parties or any claims, losses or damages arising from the use or reliance of all or any part thereof.

All pictures or images ("images") herein are for illustrative, informative or documentary purposes only and may depict objects or elements which are protected by third party copyright, trademarks and other intellectual property rights. Unless expressly stated, no relationship, association, sponsorship or endorsement is suggested or implied between UBS and these third parties. Any charts and scenarios contained in the document are for illustrative purposes only. Some charts and/or performance figures may not be based on complete 12-month periods which may reduce their comparability and significance. Historical performance is no guarantee for, and is not an indication of future performance.

Nothing in this document constitutes legal or tax advice. UBS and its employees do not provide legal or tax advice. This document may not be redistributed or reproduced in whole or in part without the prior written permission of UBS. To the extent permitted by the law, neither UBS, nor any of its directors, officers, employees or agents accepts or assumes any liability, responsibility or duty of care for any consequences, including any loss or damage, of you or anyone else acting, or refraining to act, in reliance on the information contained in this document or for any decision based on it.

Additional Disclaimer relevant to Credit Suisse Wealth Management: Except as otherwise specified herein and/or depending on the local entity from which you are receiving this document, this document is distributed by UBS Switzerland AG, authorised and regulated by the Swiss Financial Market Supervisory Authority (FINMA). Your personal data will be processed in accordance with the Credit Suisse privacy statement accessible at your domicile through the official Credit Suisse website <https://www.credit-suisse.com>. In order to provide you with marketing materials concerning our products and services, UBS Group AG and its subsidiaries may process your basic personal data (i.e. contact details such as name, e-mail address) until you notify us that you no longer wish to receive them. You can optout from receiving these materials at any time by informing your Relationship Manager.

Please visit <https://www.ubs.com/global/en/wealth-management/insights/chief-investment-office/marketing-material-disclaimer.html> to read the full legal disclaimer applicable to this document.

© UBS 2025. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved.