(UBS)

Wealth Way: Defining your investing “Why”

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When building a portfolio, it's crucial to start with why you are investing.

Investment strategies should be guided by your family's unique goals and values, rather than market trends.

Investing is a deeply personal undertaking, which is why we always start with a discussion about what’s most important to you. With a deep understanding of your values and your goals, we can help you shape your wealth strategy and organize your investments to align to your definition of financial and personal success.

To get started, consider these questions with your family and advisor:

- What do you want to accomplish in life?
- Who are the people that matter most?
- What legacy do you wish to leave?
- What are your main concerns?
- How do you plan to achieve your life's vision?

By deeply understanding your goals, values, and priorities, you and your financial advisor can collaboratively design a strategy that truly reflects your family's aspirations and ensures your financial plan is optimized for your unique needs.

With this in mind, we designed the UBS Wealth Way framework to help families understand how their assets can best be used to meet their objectives.

This purpose-based approach uses three strategies to organize your investments so that you always know where your money is—and why:

- A **Liquidity** strategy to help maintain your lifestyle.
- A **Longevity** strategy to help improve your lifestyle.
- A **Legacy** strategy to help improve the lives of others.

Since first introducing this framework a decade ago, we have used it to help hundreds of families. Both in theory and in practice, this approach helps families to better understand their personal situation, uncover new goals and opportunities, and make better decisions over their lifetimes.

Through this process—and the plan we create together—our unique wealth management approach will help give you the confidence that you have all you need—for today, for tomorrow, and for generations to come.

The UBS Wealth Way approach empowers you to tailor every aspect of your financial plan to your specific priorities. To ensure that your plan is aligned with your priorities, we begin by understanding what matters most to you. While defining goals is easy for some, it can be overwhelming for others.

In our latest Wealth Way report, **A purpose-based approach to managing your wealth**, we explore this framework, explaining why it works, how it works, and how to implement it in practice.

**Understanding your life, your wealth and what you want to accomplish is how we work together. UBS Wealth Way is an approach that incorporates three key strategies: Liquidity. Longevity. Legacy. Looking at your wealth in this way can help you pursue your financial goals in the short term, long term or whatever your terms may be. Of course, there are no guarantees that you'll achieve wealth, or any financial results. All investments have risk, including the potential of losing the whole investment. Talk to your UBS Financial Advisor about your feelings around risk.*