

UBS Wealth Way

Working together to help you **pursue what matters most**

UBS Wealth Way starts with questions and a discussion that helps us focus on what's really important to you.



Then, we can help you organize your financial life into three key strategies.

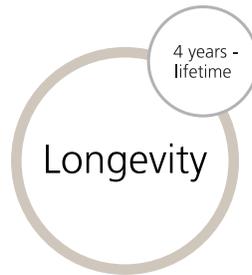


Liquidity

To help provide cash flow for short-term expenses— to help maintain your lifestyle

How it helps

- Can help take the emotion out of investing by giving you a better idea of what you need now
- Strategy can include conservative investments that seek to provide cash flow
- Can include borrowing strategies to help fund immediate opportunities and unexpected expenses



Longevity

For longer-term needs— to help improve your lifestyle

How it helps

- Gain confidence in your future by understanding how to fund your income in retirement and not outlive your assets
- Strategy can include assets with potential for growth and that account for inflation risk
- Helps you stay focused on achieving your long-term goals rather than outperforming the markets



Legacy

For needs that go beyond your own—to help you improve the lives of others

How it helps

- Helps increase confidence in achieving legacy goals because you're thinking longer term
- Strategy can include assets with the potential for growth and seek to generate returns over time
- Have a clearer picture on how you can make an impact on others while still taking care of your own needs

Borrowing is subject to credit or collateral approval.

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. Please see back for important disclosures.

UBS Wealth Way can help you clearly understand where your money is—and why. It gives you clarity that helps you focus on your long-term goals no matter what the markets are doing.

Borrowing using securities as collateral involves special risks, is not suitable for everyone and may not be appropriate for your needs.

All loans are subject to credit approval, margin requirements, and margin call and other risks; credit lines may be subject to breakage fees. For a full discussion of the risks associated with borrowing using securities as collateral, review the Loan Disclosure Statement included in your application package/account opening package. **UBS-FS and its Financial Advisors have a financial incentive to recommend the use of securities backed loans, rather than the sale of securities to meet cash needs because we receive compensation related to the loan as well as the investments used to secure the loan.** We benefit if you draw down on your loan to meet liquidity needs rather than sell securities or other investments, and have a financial incentive to recommend products or manage an account in order to maximize the amount of the loan. UBS-FS and its Financial Advisors and employees offer banking and lending products to clients through our affiliates and third-party banks in our capacity as a broker-dealer and not as an investment adviser.

UBS-FS, its employees and affiliates (including UBS Bank USA and UBS Credit Corp.) do not provide legal or tax advice. Clients should contact their personal tax and/or legal advisors regarding their particular situations, including the legal and tax implications of borrowing using securities as collateral for a loan.



Important information about brokerage and advisory services.

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at ubs.com/relationshipsummary, or ask your UBS Financial Advisor for a copy.

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