

Asking relevant questions helps you know where you're going

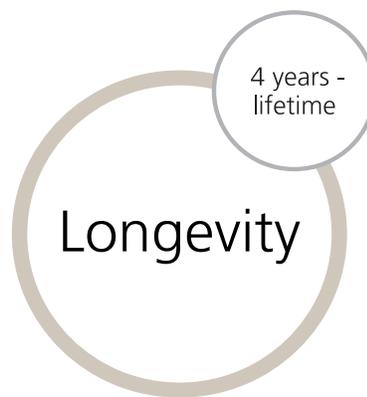
UBS Wealth Way conversation starter

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. This approach can help you clearly understand where your money is—and why. The clarity it provides can help you stay focused on your long-term goals, no matter what the markets are doing.



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

- Entertainment and travel
- Taxes
- Purchasing a home



For longer-term needs—to help **improve** your lifestyle

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



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

- Giving to family
- Philanthropy
- Wealth transfer over generations

[See the questions >](#)

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 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. Time frames may vary. Strategies are subject to individual client goals, objectives and suitability.

5 questions that matter

You don't have to fill this out completely. It is for your own personal use to help you get clearer about your financial life and guide our next conversation.

1. What do you want to accomplish in your **life**?

- What are your short-, medium- and long-term goals?
- What tradeoffs are you willing to make?
- How do you define financial success?

2. Who are the **people** that matter most to you?

- Who do you take care of financially?
- What more do you want to do for them?
- Are they financially prepared for the future?

3. What do you want your **legacy** to be?

- How do you want to make a difference?
- What portion of your wealth do you want to pass on?
- What causes do you care most about?

4. What are your main **concerns**?

- Do you have enough wealth to achieve your goals?
- How do you decide between spending, borrowing, saving and investing?
- How do you manage financial risk and uncertainty?

5. How do you **plan** to achieve your life's vision?

- Who do you turn to for financial advice?
- Do you have a financial plan?
- How do you track progress?

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 client relationship summary provided at ubs.com/relationshipsummary, or ask your UBS Financial Advisor for a copy.

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