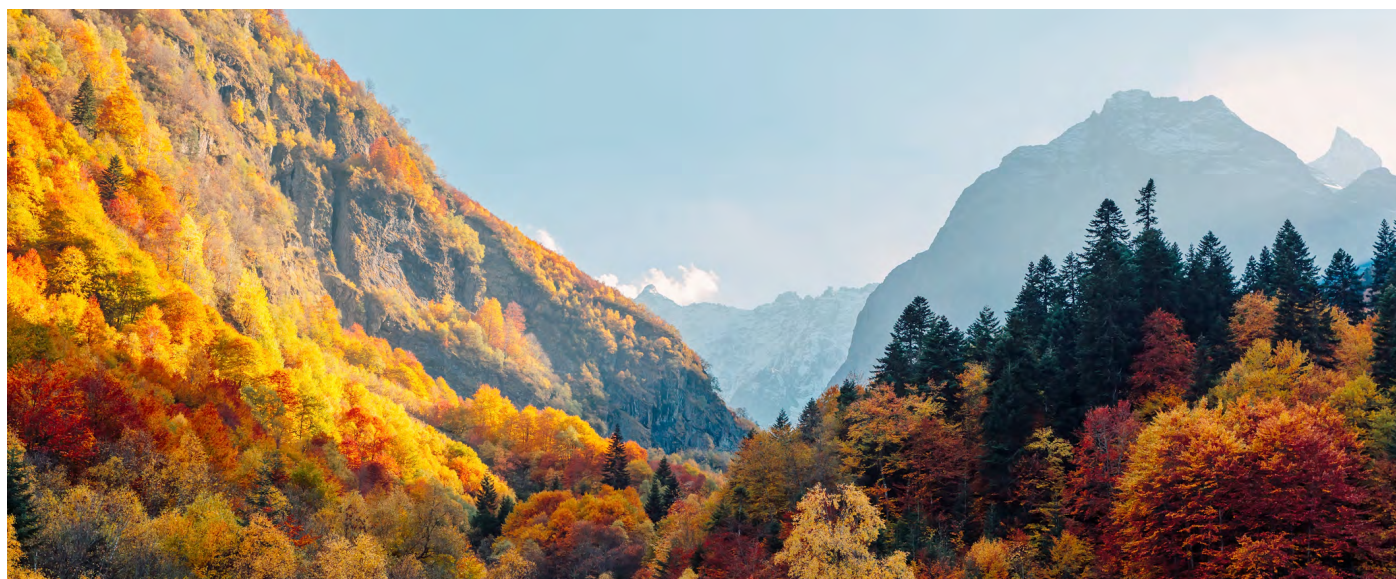


Seasons of planning: Fall

A checklist to help families stay on the path to **success**



What are the Seasons of Planning?

Financial health check-ups can be helpful to ensure that a portfolio and financial plan reflect life's latest changes. The *Seasons of Planning* checklists help to make these "important, but rarely urgent" check-ups part of an investor's routine, as a complement to regular account review conversations with a financial advisor.

Click on the icons below to explore more seasonal content.



Why use the UBS Wealth Way?

The UBS Wealth Way framework allows us to take stock of what matters most to you and your family—your goals, concerns, and priorities—and uses these insights to build a personalized investment approach that segments your wealth by purpose across three key strategies:

- A **Liquidity strategy** to help provide cash flow for the next three to five years;
- A **Longevity strategy** to satisfy lifetime goals such as retiring comfortably and on time; and
- A **Legacy strategy** where you can earmark and invest capital for the goals that go beyond your own.

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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.

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This time of year can be hectic and it will be gone before you know it. Here are some topics to help families take advantage of opportunities to finish the year strong.

✓ 1. Open enrollment

Every year is an opportunity to reaffirm or adjust work benefits such as health, life, and disability insurance coverage. Working with a financial advisor may help families understand how their choices may support financial health.

For more information, please visit ubs.com/benefitsinsights.

Tip

According to a study by the Employee Benefit Research Institute, only 15% of Health Savings Accounts (HSAs) have invested their HSA balances. The other 85% of HSAs are sitting in cash or money market funds. Failing to invest HSA assets for growth could be a huge missed opportunity, because HSAs offer three tax advantages that may substantially improve after-tax growth potential: income tax-free contributions, tax-free growth, and tax-free distributions for qualified medical expenses. For those enrolled in a qualified high-deductible health plan, with access to an HSA, it is possible to contribute up to \$4,300 for individuals (\$8,550 for families) in the 2025 tax year (in 2026, these limits will rise to \$4,400 and \$8,750). To learn more, please see the CIO research report, [HSAs and the power of tax-free growth](#) (28 September 2022).

✓ 2. Gift-giving

The season of giving is an important time for reflection, gratitude, and revisiting priorities—especially after a period of significant change. For many families, year-end planning may involve thoughtful consideration of how much to allocate to loved ones, charitable causes, and taxes.

For more information, please see the CIO global investment management report, [Give to others, not the IRS](#) (20 October 2025).

Tip

The annual gift tax exclusion amount (\$19,000 per spouse per recipient for tax years 2025 and 2026) is exempt from the total amount of taxable gifts made during the year, and they can be made in several different forms including cash, stocks, or property.

✓ 3. Philanthropy

“Black Friday” and “Cyber Monday” have become holiday traditions for buying gifts for our families and friends. These dates have been joined by a relatively new tradition—“Giving Tuesday”—that celebrates philanthropy. This relatively new holiday tradition serves as a helpful reminder of the power of charitable giving and the rewarding nature of philanthropy.

For a list of the different types of charitable vehicles one might consider, as well as the philanthropic and tax considerations associated with each, see the UBS Advanced Planning team's [Charitable giving: The rules of the road](#) report.

Tip

Donor Advised Funds (DAFs) are a type of account that may allow families to claim a charitable deduction in the year that they fund the account, while allowing flexibility on when the funds will ultimately be donated to a charitable cause. Families can fund DAFs with cash or appreciated securities and keep the assets growing before they are eventually granted or donated. Consider creating a new family tradition by deciding together which charities will receive grants each year.

Questions to get you started

Have you reviewed all of the workplace benefits available to you? To get the most from your benefits, schedule time with your financial advisor and your HR team.

Have you completed any gifts this year? Are you considering more gifts?

Is your family involved in your philanthropy decisions?

Retirement Guidebook

For more on these topics, and an overview of what's new in retirement planning, please visit ubs.com/retirementguidebook.

Important Information and Disclosures

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