

# Seasonal planning checklist: Summer

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



## What are the Seasonal planning checklists?

Financial health check-ups can be helpful to ensure that a portfolio and financial plan reflect life's latest changes. The *Seasonal 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.



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## 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.



Now that summer is here, it's time to check in on your progress toward your goals. And consider the aspects of planning below if you're looking for ways to boost your progress.

## ✓ 1. College savings

The cost of college can be daunting, potentially representing one of the largest single investments that a family makes during their lifetime. Even though your children may be years away from college, the earlier you start saving, the easier it will be to afford those high costs of college education, especially when your savings strategy involves a tax-advantaged vehicle like a 529 College Savings Plan.

For more information, see the CIO Global Investment Management team's [How to give kids an investing head start](#) (published 26 May 2026).

### Tip

A 529 account can have only one beneficiary at a time. For smaller families, a single account can be "handed down" to the next sibling, once the first beneficiary's costs are covered. For larger families with two or more children who will be in college at the same time, it may be better to set up multiple accounts.

## ✓ 2. Saving for retirement as a young investor

It's never too early to start saving for retirement. If you're new to the workforce and you work for a company that has an employer-sponsored retirement plan like a 401(k), make sure you take advantage of it by investing in it as soon as possible. And, if your employer offers a matching contribution, aim to contribute at least the maximum amount required in order to receive the full employer match.

For more information on how to get the most out of your employer's benefits, please visit [ubs.com/benefitsinsights](https://ubs.com/benefitsinsights).

### Tip

You can set up a Roth IRA for your child, regardless of their age, as long as they have earned income. Contributions can even be made as a gift (subject to the annual \$19,000 gift exclusion) from you to your child, up to the lesser of their earned income that year or the annual contribution limit (\$7,500 in 2026). For more information, see the CIO research report [Should you open a "Kid Roth?"](#) (published 2 July 2024).

## ✓ 3. Prepare for the transition to retirement

As you travel with your family this summer, think about where you might like to settle down during retirement. You can also use your vacation as a "practice run," renting a beach front home or a house closer to the kids to assess the cost of living in the area. Not only will these practice runs help to ensure you're ready for the financial aspects of the retirement transition, but they will also help you prepare for the nonfinancial aspects as well. For more information, see the CIO research report [What will your retirement look like?](#) (published 29 March 2023).

### Tip

If you have the option to work remotely, you may be able to test out a new location before you retire. Not only will this help you to assess the cost of living in that area, but it will also give you the opportunity to experience what life may be like in the new community before you commit to making it your new home.

## Questions to get you started

When planning for college, are you saving to cover the entire costs or just a portion? Have you discussed these plans with your kids?

How familiar are you with your company benefits? Do you take advantage of all that is offered?

When you think of retirement, do you picture yourself relocating or staying in your current city?

## Retirement guidebook

For an educational overview of core retirement planning concepts, visit [www.ubs.com/retirementguidebook](https://www.ubs.com/retirementguidebook).

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