(UBS)

Game on: A framework for organizing your wealth

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As the world's biggest sporting event hits our shores, fans and players alike are focused on one thing: taking home the W. But success on the field doesn't just happen by chance—it's the result of planning, strategic thinking, and having a team behind you pushing toward a common goal. In some ways, soccer is like financial planning because both require a long-term strategy, disciplined defense (risk management), and adaptability to changing conditions to succeed.

Some of these principles also apply to wealth management. Just as a soccer team uses a blend of offensive and defensive strategies to secure a win, managing your wealth effectively involves a mix of tactics designed to grow and protect your assets. It also involves a team of players with various strengths working together.

Here we lay out some basic takeaways to navigate through the stages of your own personal competition…

The group stages
Here are some key points to consider in the early phases:

Budgeting: Budgeting is the process of estimating future income and expenses over specified periods—for example, monthly and annually. Along with periodic reviews, it can be useful to create a "nondiscretionary" expense account to manage obligations like taxes, rent or mortgage payments, and other commitments. Similarly, a "discretionary" expense account can help maintain disciplined spending on the things you want (but don't necessarily need) like travel, shopping, and other luxuries.

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Saving: When you can put aside some funds for investing for the future, it's important to make sure that those dollars are working as hard as possible for you. That doesn't only mean finding the right investment strategy to grow your wealth—it also means prioritizing the types of accounts that you choose to fund. This "Savings waterfall" worksheet, published by CIO Global Investment Management on 11 December 2025, can help you identify which accounts you should prioritize, based on the after-tax growth potential of each account. It also helps you to keep track of the contribution limits for each account so that you can set up direct deposits to make sure that your paycheck gets put to work as soon as possible.

Benefits programs: Benefits programs can vary greatly by organization, but some common examples of benefits are medical insurance, health and retirement savings plans, pensions, annuities, life and disability insurance, and maybe even education assistance. It's important to evaluate your available options each year and to make the necessary elections so that you get the most of your benefits programs. For more details, visit ubs.com/benefitsinsights/.

Investing: Holding too much cash can be detrimental to long-term wealth because the return on cash generally fails to keep pace with the rising cost of goods and services. While it's a good idea to set aside an emergency fund during your working years, you may want to consider investing any excess cash into a diversified long-term portfolio (which we call your Longevity strategy). Your Longevity strategy assets can be your "strikers"—earning goals by focusing on consistent growth and income—while your Liquidity strategy (defenders and goalie) focus on defense by investing in cash and high-quality bonds. To make sure you aren't caught "offside," make sure that you keep your portfolio rebalanced and realigned with your goals as they change over time.

Estate planning: In the absence of an estate plan, your assets might not go where you want them to when you pass away. It might also take some time and effort for your family to figure out where your assets are, and shepherd them through a potentially lengthy "probate" process. A basic estate plan includes 1) powers of attorney, 2) medical directives, and 3) wills, or 4) revocable trusts may also help you to keep your affairs out of the public eye.

The knockout stages:
As you approach the summit of your career, you will have additional, deeper points to consider:

Tax management:
Tax-aware investing is a critical part of the asset allocation process that requires ongoing portfolio monitoring, rebalancing, and reviews to ensure as¬sets and resources align with your needs and de¬sired outcomes while minimizing the tax impact. As you begin retirement, you may also want to look ahead to anticipate your IRA distributions, which may push you into a higher tax bracket in later years. Defusing this "tax bomb"—with strategies like Roth conversions—may be worth consideration. To learn more, see Should 401(k) millionaires consider a Roth conversion?, published by CIO Global Investment Management on 10 December 2025.

Liability management: Facing a margin call can be like an "own goal." On the other hand, families that use borrowing capacity judiciously may be able to improve their long-term growth potential—for example, when a loan can help avoid realizing unnecessary taxes or the forced sale of investments at "fire sale" prices. Proactively managing the liability side of a balance sheet is an important part of wealth management. Prudent use of debt can help further diversify balance sheet risk and improve outcomes. To learn more, see Is it better to borrow from the market, or from the bank?, published by CIO Global Investment Management on 27 February 2026.

Risk management: As you approach retirement, you may want to build up a larger Liquidity strategy—for example, three to five years of spending—to help guard against the risk of a market decline while you're living off of your investments.

Taking home the trophy:
In many ways soccer and financial planning are alike. Both require a clear game plan, a balance between offense and defense, and the ability to adapt to unexpected challenges.

Like in soccer, your UBS financial "coach" should be able to help you see the field clearly, steer you through difficult periods, and execute your game plan with confidence.

Ultimately, our goal at UBS is straightforward: to help you organize your wealth to help meet your lifetime goals and legacy objectives. We believe that the structured, purpose-driven approach of our Liquidity. Longevity. Legacy.

framework can provide clarity surrounding the decision-making process and help overcome potential financial challenges.

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