A new era of wealth management.
The future of wealth is here.

You’ve worked hard for your wealth, and you want the right guidance to keep it growing.

Who can you trust not only to understand your wealth journey, but also to help you chart your future? How can you explore new opportunities with confidence? How can you ensure you’re getting the advice that’s best for you, your family and your legacy?

UBS. Through our Multicultural Investors Client Segment, we’re championing the next era of wealth management. We’re meeting multicultural investors’ needs through unparalleled access to people, ideas and investment solutions.

The face of wealth is changing, and it’s time the wealth management industry changed with it. We’re proud to lead the charge while helping multicultural investors pursue new avenues for growth.

“We anchor our financial advice on inclusion, from our thought leadership, to the solutions we offer, to the way we do business.”

Melinda Hightower
Managing Director,
Head of Multicultural Investor Segment
Advice for all wealth journeys.

We’ve built an ecosystem to foster inclusion in the investor experience.

At UBS, we’re hard at work creating an inclusive experience to better serve all our clients. No matter where you are in your wealth journey, our global network of experts and resources can guide you toward what’s next.

Investments
Inclusive investing solutions enable you to make deliberate choices about your investment portfolios in ways that align with your principles. Your investment decisions can contribute to social objectives such as diversity, equity and inclusion while seeking competitive financial returns.

Advice
Our Financial Advisors get to know you—your beliefs, traditions and values—so we can provide tailored advice you can trust. They help you craft a plan that serves your purpose and the people important to you.

Thought leadership
The UBS Chief Investment Office delivers compelling thought leadership on sustainable and inclusive investing.

Our Strategic Client Segments research and publish insights around the specific needs of multicultural investors, women, business owners, athletes and entertainers, and the rising generation.

Family education
We provide financial education resources focused on the next generation. We also support families as they share valuable life and money lessons with each other.

Executive commitment
Commitment to an inclusive client experience starts at the top. That’s why UBS leaders are accountable for building diversity at all levels of our organization.
Cultivate what matters most.

We agree that comprehensive advice should be prioritized over transactional recommendations:

- 62% of MCIs say they’re interested in focusing sustainable investments on racial equality.
- 64% of MCIs are interested in the views of other investors on topics they care about.
- 63% of MCIs are interested in advice on how to diversify into private markets.

% who are most interested in discussing financial goals (such as retirement, college savings and inheritance):

- Black investors: 58%
- Hispanic investors: 52%
- Asian investors: 52%

Your priorities, your journey.

We start with what’s important to you so that we can provide advice that’s tailored to your life. Together, we chart a course that’s right for you and your family.

1. Discover
   Through deep conversations, we identify what matters to you. We ask questions that get to the heart of your ambitions and passions:
   - What excites you about the future?
   - Who are the people who matter most to you?
   - What impact would you like to have on your loved ones and community?
   - What keeps you up at night?
   - How can we help you most?

2. Plan
   Next, we organize your financial goals around three strategies:
   - Liquidity
     To help provide cash flow for short-term expenses
   - Longevity
     For longer-term needs
   - Legacy
     For needs that go beyond your own

3. Agree
   Then, together, we map out a comprehensive range of solutions to help you pursue your goals at every phase of your life.

4. Implement
   Once you have a plan, we’ll help you put it into motion.

5. Review
   As your life, financial circumstances and goals change, we work together to review your plan and make any adjustments necessary to keep you on track.

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.
Our commitment at UBS.

We’re helping to usher in the next era of wealth.

UBS is reimagining the power of investing and connecting people for a better world. We strive to join our clients in working toward a more equitable future every day. While we celebrate progress and advancements toward greater equity, we also know there’s still much more work to do.

That’s why we’re driving change in our solutions, our company and our society.

Advice powered by broader perspectives.

Diverse viewpoints spark creativity and innovation, paving the way for new and better solutions. We’re intentionally building diverse teams that better reflect all communities. Through our approach to advice, we provide you with world-class tools to make the best financial decisions. Investing in diversity isn’t just the right thing to do—it’s the smart thing to do.

Engaging communities to drive success.

Building an equitable future depends on meaningful community support—today. Programs that serve Black, Hispanic or Latino and Asian American and Pacific Islander (AAPI) communities are essential for creating new paths to success for everyone. Here’s what we’re doing to help:

- Member of the National Museum of African American History and Culture’s Corporate Leadership Council, making a financial commitment to advance its mission to document and promote African American life, history and culture.
- Founding corporate member of the Asian American Foundation to build capacity, empower and invest in the AAPI community.
- Awarded, in partnership with Luminary, 75 fellowships to women of color with an established business at any revenue stage. The fellowship provides access to Luminary’s extensive global community, workshops, coaching and mentoring.

A more equitable world matters to you. It matters to us too. Let’s invest to advance.

Invested our Paycheck Protection Program fees in organizations serving multicultural communities including:

- Carver Federal Savings Bank, one of the largest African-American operated banks in the US.
- National Coalition for Asian Pacific American Community Development, a coalition of nearly 100 community-based organizations improving the lives of the two million Asian American and Pacific Islanders living in poverty nationwide.
- National Association for Latino Community Asset Builders, which provides technical assistance for Hispanic and Latino small businesses.
Ready to begin?

It’s time to make your wealth work for you, and UBS is here to support you.

Find out more:
ubs.com/multicultural-investors
Important information about advisory & brokerage 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 clients understand the ways in which we conduct business, that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. For more information, please review the PDF document at ubs.com/relationshipsummary.