

Money Talk Kit

A guide for individuals, couples and families

Money. We need it, we earn it, we manage it. But talk about it? That's a different story.

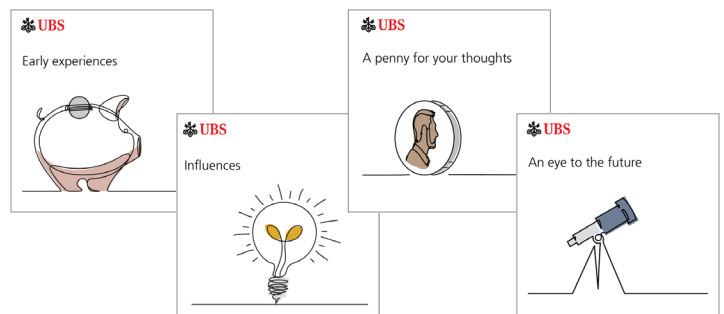
If you are like most people, talking about money is uncomfortable at best, especially with those close to you—your spouse or partner, parents, siblings and children. Research has shown that more than half of high net worth families in the US do not feel comfortable sharing financial information with their children.

However, without good communication, individuals, couples and families can experience more difficulty and conflict when necessary conversations about financial matters inevitably come up. To support you in establishing and maintaining open conversations about money, we are pleased to offer the Money Talk Kit.

What is the Money Talk Kit?

The Kit is a set of interactive conversation starters designed to support you and your family members in reflecting on and sharing your personal experiences and beliefs about money with each other.

Generational differences and varying ages and life stages can result in different levels of comfort, knowledge and personal experiences with money. This card-based kit provides an opportunity to discuss these more openly to support mutual understanding.



The Money Talk Kit consists of four sets of cards with questions. Each set focuses on a particular theme:

- 1. Early experiences**—events and experiences early in our lives that shape our relationship with money
- 2. Influences**—key people and other factors that influence our relationship with money
- 3. A penny for your thoughts**—money-related questions for all ages to ponder and discuss
- 4. An eye to the future**—what we want our legacy to be around money, and strategic questions to consider along the way

How to use it?

We encourage you to become familiar with all sets of cards so you can determine which set and which cards you want to use at any given time.

Because there are four sets or modules, you have flexibility in how you use the cards. You can have different conversations over time, building on them to open and deepen your understanding of your own and others' relationships with money. This modular approach lets you set the pace for your exploration.



To learn more
Please reach out to your UBS Financial Advisor for information about the Money Talk Kit and how it can support your family conversations around money.

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