

Chart your course

UBS Financial Planning can help you **steer toward your financial goals**

The power of a plan

Do you ever wonder if you are financially on track to meet your goals, such as living the retirement you've always dreamed of or funding your children's education?

Getting help doesn't have to be intimidating. In fact, finding out where you truly stand and coming up with a plan can help ease these concerns.

One of the things a financial plan can do is help you establish your financial goals and priorities. You should periodically revisit your plan because your life and needs are always changing.

Planning can help you feel more confident and in control by helping to keep your financial life on course.

A financial plan can be:

Comprehensive. All aspects of your financial life are related, so they should work together. A financial plan can bring together what you own, what you owe, how you spend money and more.

Personalized. Perhaps your main goal is to make sure your family is provided for, or maybe you aspire to retire early. Your financial plan should be tailored to your needs and priorities.

Dynamic. Life doesn't always follow the course we choose for it, so your finances can't run on autopilot. You should reevaluate your plan from time to time as things change.

A solid financial plan can help:



Show you **where your financial life stands** today.



Explore what you **could do differently**.



Boost your confidence in your ability to **pursue your goals**.

Financial planning with UBS

Chances are you already do a great job at managing many aspects of your finances, but it can be difficult to master all the finer points when you're busy living your life. A UBS Financial Advisor can help you:

- Identify and articulate your goals, obligations and concerns.
- Map a plan to help you pursue these goals.
- Stick to your course should life take an unexpected turn.

With a UBS Financial Advisor, you have a dedicated professional to guide and support you through the planning process. We are available to consult with your accountant, attorney and any other professionals you work with to make sure we are all working together to help you coordinate the various aspects of your financial life.

How the planning process works

Because your financial plan should fit your unique needs, the planning process typically begins with your UBS Financial Advisor getting to know you better. In addition to learning about your financial picture, he or she may ask about the following:



Goals

What do you want to **accomplish** in your life?



People

Who matters to you most?



Impact

What do you want your **legacy** to be?



Concerns

What are your biggest **worries**?



Progress

How do you plan to **achieve** your life's vision?

After your UBS Financial Advisor has gathered sufficient information, he or she will create your customized written plan. It can serve as your personal road map and may include next steps for your consideration that your Financial Advisor can assist you in taking.

Once you're on your way with your plan, you should connect with your Financial Advisor as needed to assess your progress, reevaluate your situation and discuss anything new. By following a financial plan, you could feel more confident that you're making well-informed decisions about your financial life.

Key takeaways

- Financial planning can help you establish your goals and priorities.
- Having a plan can help you feel more confident and in control of your finances.
- Your financial plan should be unique to your situation and bring together the various aspects of your financial life.
- When life happens, your plan may need to change.
- A UBS Financial Advisor can help simplify the planning process and guide you each step of the way.

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