

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.

In providing financial planning services, we may act as a broker-dealer or investment adviser, depending on whether we charge a fee for the service. Financial plans provided free of charge are a service incidental to our brokerage relationship and the service terminates upon delivery of the plan. We provide financial planning services as an investment adviser for a separate fee pursuant to a written agreement, which details the terms, conditions, fee and scope of the engagement. Note that financial planning does not alter or modify in any way the nature of a client's UBS accounts, their rights and our obligations relating to these accounts or the terms and conditions of any UBS account agreement in effect during or after the financial planning service. Clients are not required to establish accounts, purchase products or otherwise transact business with us to implement any of the suggestions made in the financial plan. Should a client decide to implement their financial plan with us, we will act as either a broker-dealer or an investment adviser, depending on the service selected. For information about our fee-based financial planning services, see the firm's Financial Planning ADV Disclosure Brochure available at <http://www.ubs.com/accountdisclosures>. Also available on our website is our brochure titled Understanding our fees, charges, and other compensation which includes information regarding the fees we charge for the products and services we offer, as well as other compensation received by UBS.

This content has been provided under arrangement with Napkin Finance®. It may have been modified to meet the specific needs of UBS. Napkin Finance® is not responsible for any errors in the content, or any actions taken in reliance on it. Please do not copy or excerpt this content without express permission from UBS. UBS and Napkin Finance® are not affiliated.

Neither UBS Financial Services Inc. nor any of its employees provide tax or legal advice. You should consult with your personal tax or legal advisor regarding your particular circumstances.

Certain UBS Financial Services Inc. products and services require the establishment of a full service account, which would require additional documentation and may not be available in all jurisdictions. Additional fees may apply, depending on the products and services selected.

This is for informational and educational purposes only and should not be relied upon as investment advice or the basis for making any investment decisions. It has not been prepared with regard to the specific objectives, financial situation or particular needs of any specific person. No representation or warranty, either express or implied, is provided in relation to the accuracy, completeness or reliability of the information contained herein. Any opinions expressed are subject to change without notice and may differ or be contrary to opinions expressed by other business areas or groups of UBS.

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. A small number of our financial advisors are not permitted to offer advisory services to you, and can only work with you directly as UBS broker-dealer representatives. Your financial advisor will let you know if this is the case and, if you desire advisory services, will be happy to refer you to another financial advisor who can help you. Our agreements and disclosures will inform you about whether we and our financial advisors are acting in our capacity as an investment adviser or broker-dealer. For more information, please review the PDF document at [ubs.com/relationshipssummary](https://www.ubs.com/relationshipssummary).