

Confidence for your financial goals

Discover how Wealth Planning
can help you



You can't predict the future. But you can plan for it.

Do I have enough to maintain the lifestyle I want?

We're here to help guide you on your life's journey

Maybe you can clearly envision how you want your life to be. But, what if the path to what you want isn't as clear-cut?

How should I prepare to sell my business when I'm ready?

We can help you see the big picture—what you need today, what you want tomorrow, what you may be able to pass along in the future—to help you pursue your goals *confidently*.

How can I best reach my charitable giving goals?

With the right preparation, you can address your goals and needs

What's the real impact of your financial decisions? Understanding that is the first step toward creating a financial plan with clear milestones every step along the way, so you can pursue your goals with clarity and purpose.

By proactively planning around the resources you have—and exploring the strategies already in place—you can plan for what you want to achieve and help prepare for the unexpected.

Insights to help you make informed decisions

Your UBS Financial Advisor has access to a wide range of specialists and experts to help you tackle your most complex financial challenges. So, wherever you are in life and whatever your needs, the knowledge, solutions and guidance available to you through wealth planning can give you the assurance you need to pursue the financial future you see for yourself.



98% of investors surveyed who have a plan agree that having one helps them focus on their long-term goals rather than market declines¹

Backed by the strength of the world's largest global wealth manager

160+ year history of managing wealth

\$2.7 trillion in invested assets globally³

\$1.5 trillion in invested assets in North America alone³



85% of investors surveyed want more guidance than usual during market volatility.²



Clear direction from planning

Just as a map guides you when traveling, a financial plan charts out your financial journey

Created together with your UBS Financial Advisor, your plan lays out a clear path forward with key financial milestones and time frames aligned to your objectives. Separate from your financial plan, your Financial Advisor can also help identify potential investments, solutions and resources for different phases of your financial journey.

Here to support you

Along the way, your UBS Financial Advisor, along with our experienced wealth planning professionals, can assess your financial life and help guide you on strategies that can work together, based on your goals.

Since your life is dynamic, your plan should be too

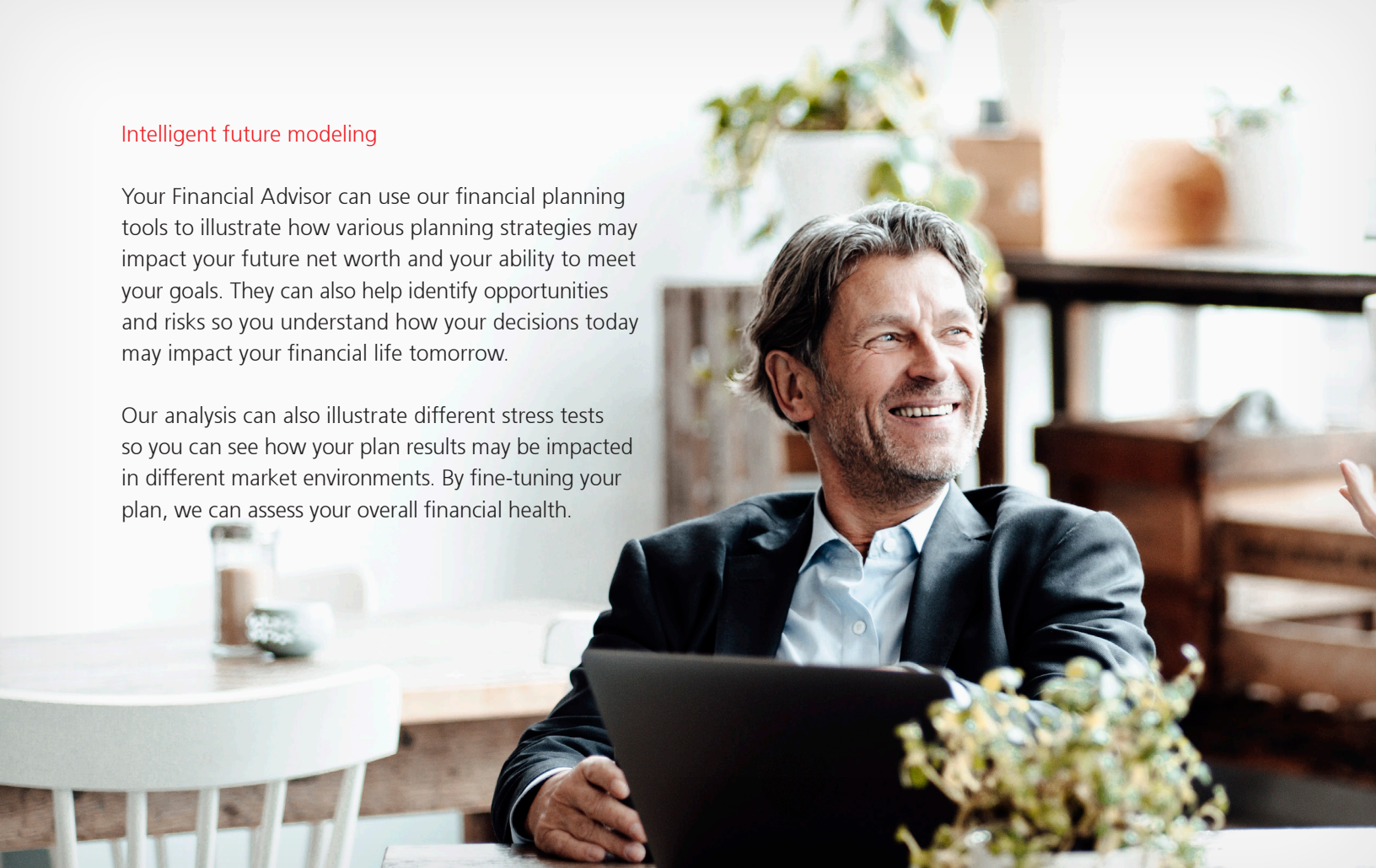
Your financial plan is a flexible road map that can change as your life, the world and the markets change. Your Advisor can meet with you as needed to assess, adjust and refine your plan.



Intelligent future modeling

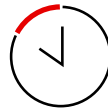
Your Financial Advisor can use our financial planning tools to illustrate how various planning strategies may impact your future net worth and your ability to meet your goals. They can also help identify opportunities and risks so you understand how your decisions today may impact your financial life tomorrow.

Our analysis can also illustrate different stress tests so you can see how your plan results may be impacted in different market environments. By fine-tuning your plan, we can assess your overall financial health.



As life changes, revisit your strategy

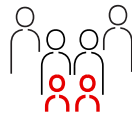
There are a few important moments throughout the year—and your life—where it makes sense to reassess things. These include:



Beginning of year

Tax time

End of year



Getting married

Moving | Birth of a child | Starting a new job

Portfolio reviews | Buying a house | Getting divorced

Caring for aging parents | Death in the family | Receiving inheritance

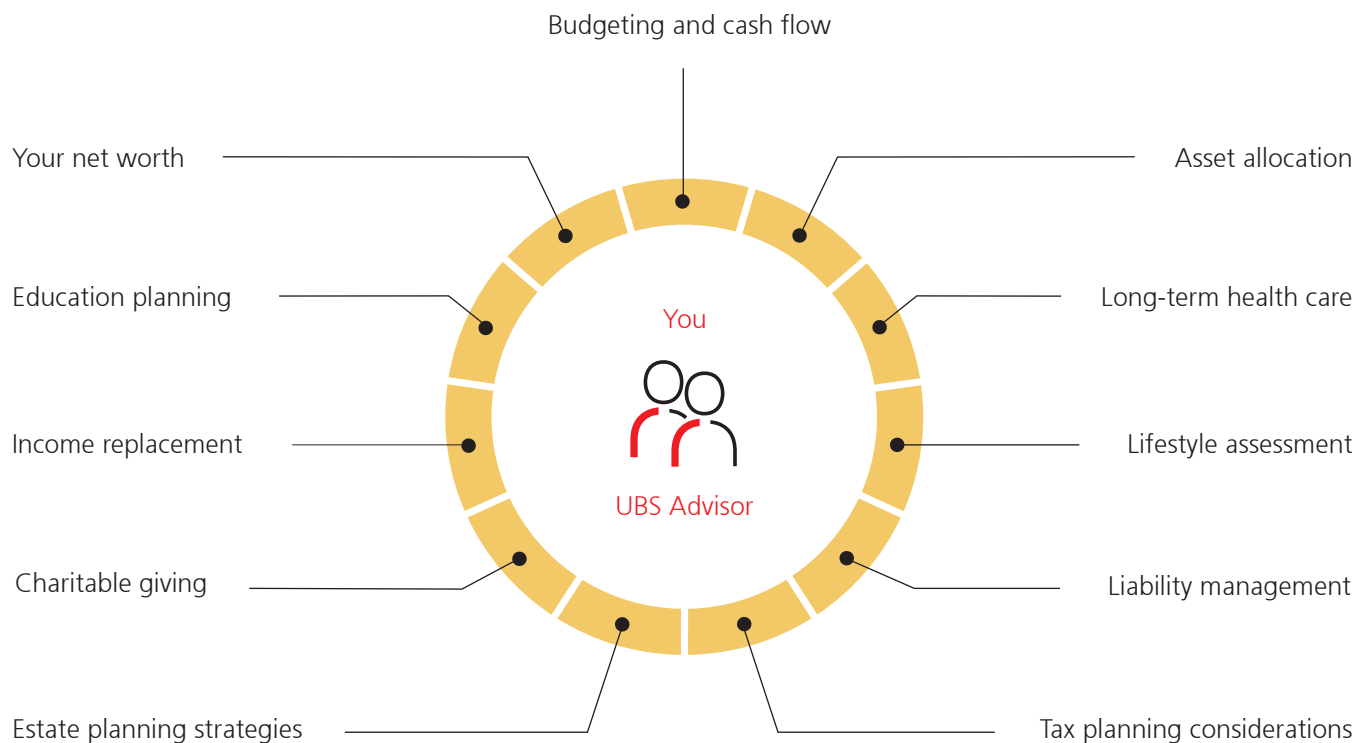
Nearing retirement

Strong guidance from an ecosystem of professionals

Get support for every area of your financial life

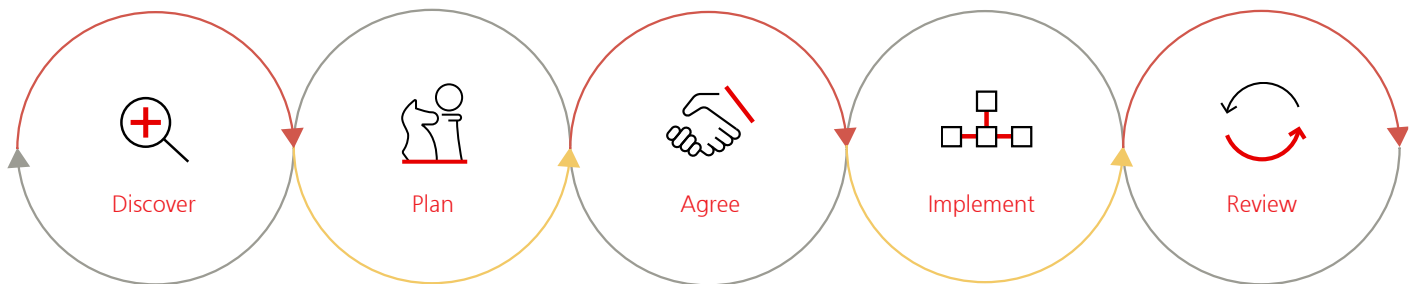
How often do you review your overall financial situation? Who do you rely on for advice and expertise in making or reviewing financial decisions? Your UBS Financial Advisor has access to a wide range of wealth planning and other financial professionals across the full spectrum of financial solutions available through UBS to provide deeper insight and guidance at any stage of your financial journey.

Wealth planning covers 360° of your financial life, including:



We partner with you

You and your goals inform how we can help you. At UBS, planning is part of our wealth management framework and the five basic steps in how we can work together.



Have a conversation about what's most important to you and share your financial information

Build your financial plan and create strategies tailored to your specific needs

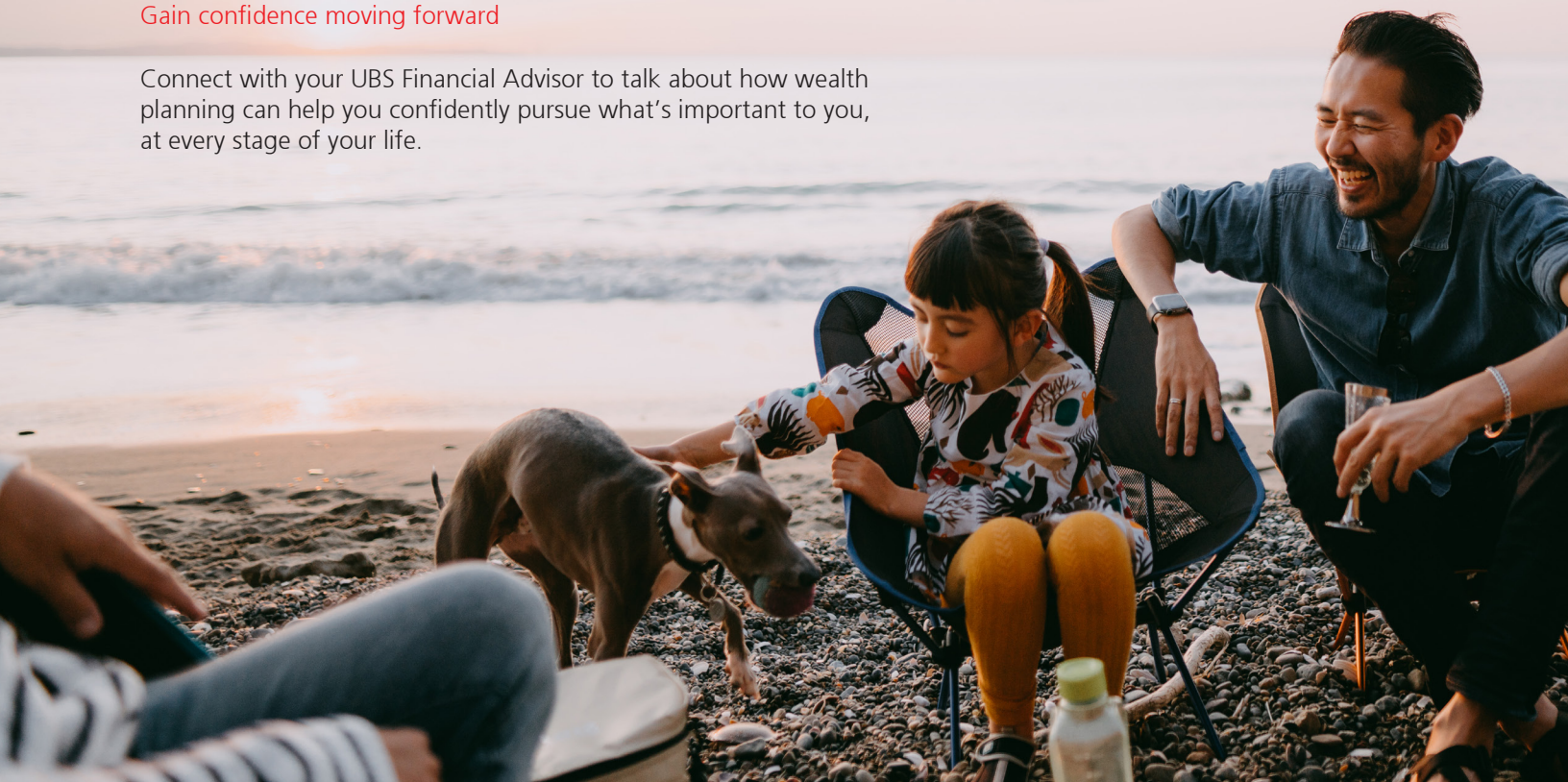
Discuss and agree on your financial plan and next steps

Identify solutions and coordinate with all of your financial professionals—including your UBS Financial Advisor, your CPA, estate attorney and more

Periodically review your plan with your UBS Financial Advisor to ensure it reflects your most recent goals and circumstances

Gain confidence moving forward

Connect with your UBS Financial Advisor to talk about how wealth planning can help you confidently pursue what's important to you, at every stage of your life.



¹Source: August 2022 *UBS Investor Sentiment*, which surveyed ~1,400 high net worth investors and business owners in the US.

²Among US investors with Advisors—Source: 1Q2022 *UBS Investor Sentiment*, a global survey of 3,700 investors and business owners across 14 markets in LatAm, the US, Europe, the Middle East and Asia. These findings focus on the 1,400 US investors and business owners.

³UBS 3Q22 quarterly results.

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