Advice. Beyond investing.

Executing UBS Wealth Way

This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved.

Building a framework for your financial life

Understanding your life, your wealth and what you want to accomplish is important to how we work together at UBS. We start with questions and a discussion that helps us focus on what's really important to you.

- What do you want to accomplish in your life?
- Who are the people that matter most to you?
- What do you want your legacy to be?
- What are your main concerns?
- How do you plan to achieve your life's vision?

Your answers can help inform your financial goals and the plan we create. Together, we can organize your financial life into three key strategies.

Liquidity to help provide cash flow for short-term expenses
Longevity for longer-term needs
Legacy for needs that go beyond your own

Then, we can help you identify diverse solutions to pursue your goals across your financial life. It's what we call: Advice. Beyond investing.

Start the conversation
It's not just about wealth. It's about what your wealth can accomplish: Spending more time with family, realizing your values or pursuing your passions. Your UBS Financial Advisor can help ensure all the moving pieces of your financial life are working together to help you live the life you want.

3 key strategies supported by a wide range of solutions

The next 3 years

Liquidity

To help **maintain** your lifestyle

- Entertainment and travel
- Taxes
- Purchasing a home

4 years – lifetime

Longevity

To help **improve** your lifestyle

- Retirement
- Healthcare and long-term care expenses
- Purchasing a second home

Now – beyond your lifetime

Legacy

To help **improve** the lives of others

- Giving to family
- Philanthropy
- Wealth transfer over generations

Timeframes may vary. Strategies are subject to individual client goals, objectives and suitability. This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved.

Plan

Planning support includes:

- Financial Goal Analysis (FGA)
- Preferred Cash Flow Plan
- Strategic Wealth Assessment
- Tools
  - My Total Picture (MTP)
  - iRetire® by BlackRock®

Access

Manage your assets and everyday cash efficiently

- UBS Online Services (OLS)
- UBS Mobile for iPhone®
- 24/7 customer service with *ResourceLine*
- Direct deposit
- Bill payment services
- Competitive rates on available cash (Automated sweep, available through UBS Bank USA, Member FDIC.)
- Wire transfers
- Electronic funds transfer service
- Mobile deposit capture
- Interest rate checking
- UBS Visa debit card (through UBS Bank USA)
- UBS Visa Infinite and UBS Visa Signature credit cards with *My Choice Rewards* (through UBS Bank USA)
- Competitive rates on available cash (Automated sweep, available through UBS Bank USA, Member FDIC.)

Save

Prepare for the retirement you envision

- Traditional IRAs
- Roth IRAs
- IRA rollovers
- SEP-IRA plans
- SIMPLE-IRA plans
- 401(k) plans (including owner-only plans)
- Fixed rate annuities
- Variable annuities
- Immediate annuities
- Indexed annuities
- Certificates of deposit[1]

Fund an education for those you love

- 529 College Savings Plans
- Coverdell Education Savings Accounts

Borrow

Obtain credit and use it strategically

- Margin lending
- Standby letters of credit
- Multi-currency lending (through UBS AG Private Bank)
- UBS Visa Infinite and UBS Visa Signature credit cards with *My Choice Rewards* (through UBS Bank USA)
- Securities backed credit lines (through UBS Bank USA)
- Residential mortgage (through UBS Bank USA)
- Small business and middle market lending[2]
- Luxury asset, including art, aircraft and yacht lending[2]
- Agricultural finance[2]
- Commercial real estate finance
- Student loan refinance[2]

Grow[3]

Access solutions that align your investment objectives with your life and values

- Equities
- Taxable fixed income
- Non-US equities and fixed income
- Equity IPO
- Private equity
- Municipal bonds
- Open-end mutual funds
- Closed-end mutual funds
- Hedge funds
- Hedge fund-of-funds
- Exchange traded funds
- Options
- Futures
- Managed futures
- Structured investments
- Sustainable investments
- Foreign exchange
- Exchange traded products
- Precious metals
- Market-linked CDs
- Real estate investment trusts
- Unit investment trusts

Receive professional advice and guidance[4]

UBS Managed: *Delegate discretionary management of the account to UBS*

- UBS Managed Portfolios

Advisor Managed: *Delegate discretionary management of the account to a UBS Financial Advisor*

- Portfolio Management Program (PMP)

UBS Advice: *Collaborate with your UBS Financial Advisor to: Select investments for the accounts*

- PACE Multi (mutual funds only)
- PACE Select (mutual funds only)
- Strategic Advisor

Select a third party or affiliated discretionary investment manager for the account

- ACCESS
- Managed Accounts Consulting (MAC)
- Strategic Wealth Portfolio

Portfolio Advisory Program: *Portfolio-level advice*

- UBS Consolidated Advisory Program (UBS-CAP)

Access private banking solutions across the globe

- Customizable Global Investment Portfolio
- Trading access to investable local markets
- Foreign exchange capabilities
- Commodities investments
- Offshore services

[1] The FDIC provides insurance for brokered certificates of deposit and other deposit products up to the maximum insurance amount of $250,000 per depositor for each account ownership category at the issuing institution.
[2] The products and services described are provided by third-party lenders and not by UBS Financial Services Inc. or its affiliates ("UBS"). UBS does not act as your Financial Advisor in connection with the referral to such third-party lenders. UBS makes no representations or warranties with respect to any product or service offered by the third-party lenders, and UBS will have no input concerning such products and services. UBS and the third-party lenders are independent of each other and do not have an agency, partnership or employment relationship, and UBS may not act for or bind the third-party lenders in any manner. All applications or requests for products or services must be made directly with the third-party lenders and are subject to their internal review and approval process. The third-party lenders will compensate UBS for any referrals.
[3] Investing involves risk including the potential of losing money or the decline in value of the investment. Performance is not guaranteed.

Tap the potential of global asset management solutions

- Traditional, hedge fund, real estate and infrastructure investments
- Global investing
- Outcome-oriented solutions
- Specialty strategies in equities, fixed income and alternatives
- Private Wealth Solutions[5]

Generate potential funding opportunities through investment banking relationships

- Securities products and extensive institutional research capabilities
- Comprehensive advisory services
- Access to capital markets for corporate, institutional, intermediary and alternative asset management clients
- Initial public offerings/follow-on offerings
- Block trades
- Mergers and acquisitions
- Leveraged finance
- Restructuring
- Prime brokerage
- Real estate financing
- Corporate liquidity management
- Institutional sales and trading

Access global capabilities in pursuing international challenges

- International RMA
- International deposit accounts
- Offshore mutual funds, alternative investments and structured products[6]
- Multi-currency lending (through UBS AG Private Bank)
- Life insurance
- Wealth planning

Enhance your organization's offerings

Help prepare your employees for retirement

- Defined contributions plans: 401(k), 403(b), Taft Hartley
- Defined benefit plans: pensions, cash balance

Retain top talent with executive services

- Equity compensation programs
- Section 16/Rule 144 officers services
- Stock Option Financing Program
- Corporate financial planning
- 10b5-1 trading plans
- Pre-IPO lending program

Obtain consulting services for corporations, not-for-profits, municipalities and other institutions

- Investment policy statement development
- Manager/fund selection
- Performance reporting and benchmarking
- Corporate cash management
- Institutional equities and fixed income services
- Outsourced Chief Investment Officer program
- Traditional or discretionary investment management

Protect[3]

Help safeguard your family and future

- Eldercare planning
- Private health management
- Fraud and privacy protection
- Social Security
- Medicare

Obtain insurance that can help meet your financial objectives

- Life insurance
- Long-term care insurance
- Disability income insurance
- Linked-benefits plans

Manage market risk with investment solutions

- Options
- Structured investments
- Exchange traded products

Preserve wealth with private banking services

- Physical gold custodianship in Switzerland
- Family office services

Protect what's most important to you

- Long-term care planning
- Estate planning
- Estate settlement
- Trust administration and accounting

Give

Transfer wealth through trusts

(through third parties)

- Open architecture trust solutions
- Industry-leading trust companies
- Irrevocable trusts
- Revocable trusts
- Charitable trusts
- Irrevocable life insurance trusts
- Self-settled asset protection trusts
- Trusts holding special assets
- Delaware-situs trusts
- Foreign grantor trusts
- Special needs trusts
- Agent for Trustee
- Estate settlement services

Build a legacy that spans generations

- Donor-advised funds
- Private foundations
- UBS Optimus Foundation
- Endowments and foundations
- Global philanthropists community
- Donor-designated funds
- Charitable gift annuities
- Strategic giving advice
- International philanthropy
- Family Advisory Services
- Next generation giving
- Mission-aligned investing
- Program-related investing

[4] For details regarding the UBS Financial Services Inc. Investment Advisory Programs, including fees, client suitability and program features, please see the form ADV Disclosure Brochure at ubs.com/formadv.
[5] PWS is a separately managed account advisory solution that leverages the 35-year investment philosophy and institutional process of UBS Asset Management (the discretionary manager) to meet the distinct needs of private clients. Sponsored by UBS Asset Management (Americas) Inc., an affiliate of UBS Financial Services Inc.
[6] Offshore mutual funds are not available to US clients and cannot be purchased within a PACE account.

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 timeframes. 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.

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Credit Lines are "non-purpose" loans and may not be used directly or indirectly to purchase, trade or carry securities or to repay debt (a) used to purchase, trade or carry securities or (b) to any affiliate of UBS Bank USA. Additional limitations and availability may vary by state. Prepayments of UBS Fixed Credit Lines will be subject to an administrative fee and may result in a prepayment fee.

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Investment, insurance and annuity products: Not FDIC insured • No bank guarantee • May lose value

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Equal Opportunity Lender. Equal Housing Lender.

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