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# Confidence to pursue your goals

## Financial planning helps put you on the right path

A financial plan is more than a data-gathering exercise. It is a process that puts you in charge of your future by helping you address the financial goals and concerns that matter most to you. It shows you how all parts of your financial life impact one another and how each decision you make can affect your lifestyle today and in the years to come.

At UBS, our financial plan, called Financial Goal Analysis, uses sophisticated analytics to help you easily check whether or not you are on the right path. We'll guide you through the following process:

- **Discover** more about your needs, wants and wishes
- **Assess** where you are vs. where you want to go
- **Identify** whether or not your strategy is on track
- **Review** your plan periodically

### Discover

Our financial planning approach begins with one essential conversation—about your current family situation, and your goals and objectives for the short and long term. We'll also discuss your ideal vision for the future and potential acceptable alternatives.

### Assess

Using the information from our discovery meeting, we will then use Financial Goal Analysis to assess where you are today, and if you are currently on track toward your goals.

We'll take into account several important factors, including your goals and comfort level with risk and resources available to fund these goals over time. Financial Goal Analysis will also project the likelihood of reaching your goals using an analysis to simulate thousands of possible outcomes with varying returns.

### Financial Goal Analysis can help you improve your probability for success



**Current scenario:** We can determine the likelihood of reaching your goals if you were to make no changes to your current situation—in this example, only 55%.

**Alternate scenario:** Together, we'll evaluate a number of "what if" scenarios. This example recommends:

- Retiring later
- Reducing spending within an acceptable range you provided
- Increasing saving
- Adjusting your portfolio allocation

**Your result:** We'll help you see how a combination of factors can improve your probability for success—in this case, up to 87%.

For illustrative purposes only. Results vary for every client.

**Important:** The projections or other information generated by FGA regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

### Identify

Based on a number of variables, we will use Financial Goal Analysis to identify gaps or shortfalls. We will then adjust certain factors in your plan and measure their potential impact on your goals. The result will be a strategy that can help put you on better footing for the future.

### Review

As your goals and priorities change and become more complex over time, we can review your plan periodically and make adjustments to reflect your evolving situation.

Remember, with clear priorities and a plan in place, it's easier to feel more confident that you have the answers to some of your most important questions:

- Am I taking the appropriate steps to prepare for retirement?
- Have I saved enough for a major expenditure or investment?
- How can I protect against unexpected situations?

### Let's have a conversation

We can take some time to discuss how a Financial Goal Analysis can work for your personal circumstances and how we can get started.

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