

The Financial Goal Analysis Profile

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If provided an estate analysis, it is for illustration only and does not provide estate planning recommendations. We will not conduct a complete analysis of the estate or review any estate or insurance documents.

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The Financial Goal Analysis is generated using MoneyGuidePro™ financial planning software, which is owned and maintained by PIE Technologies, Inc. UBS Financial Services Inc. and PIE Technologies are independent of each other and have neither an agency nor an employment relationship.

Introduction to Financial Goal Analysis— A Formal Financial Plan

This profile is designed to help clients identify their goals, their importance and ways in which they can fund them.

We will use this information to complete a Financial Goal Analysis (FGA). An FGA is a formal financial plan that details in clear and concise terms financial goals, as well as projected ability to pursue them. It can also help identify alternative strategies to help reach these goals.

Note that changes in personal circumstances, economic conditions, tax laws, government programs and other unforeseeable events can have an impact upon savings and investments. As such, it is important to meet with a Financial Advisor periodically to review goals, the progress made towards pursuing goals and to assess possible shortfalls or funding gaps due to market conditions and personal circumstances.

To complete this profile, please gather the following personal financial records and documentation. Please check the box next to each item attached.

- | | |
|---|--|
| <input type="checkbox"/> Most recent tax returns (federal and state) | <input type="checkbox"/> Sources of education funding: |
| <input type="checkbox"/> Social Security benefit statement, if available | <input type="checkbox"/> UGMA/UTMA accounts, 529 plans, Coverdell Education Savings Accounts |
| <input type="checkbox"/> Bank and brokerage account statements | <input type="checkbox"/> Other actual or anticipated funding sources such as scholarships, loans, student employment or gifts. Explain: |
| <input type="checkbox"/> Retirement plan statements | _____ |
| <input type="checkbox"/> Traditional IRAs, IRA rollovers, Roth IRAs, SEP/IRAs and SIMPLE IRAs | _____ |
| <input type="checkbox"/> Qualified plans such as 401(k) plans, Profit sharing plans, Thrift plans, 403(b) plans, 457 plans, Keogh plans, etc. | <input type="checkbox"/> Life, disability and long-term care insurance policies, including the most recent statements (include employer-provided benefits) |
| <input type="checkbox"/> Other retirement plans such as nonqualified deferred compensation plans, nonqualified pension plans or savings plans | <input type="checkbox"/> Information related to your mortgage(s), loan(s) and other liabilities, including balances and rates |
| <input type="checkbox"/> Tax-deferred annuities | <input type="checkbox"/> Will and/or trust documents |
| <input type="checkbox"/> Information related to your company benefits (e.g., benefits statement or book) | |
| <input type="checkbox"/> Employee Stock Option Benefit Statement | |

Section 1: Personal information and financial goals

Personal information

	Client	Spouse
Name		
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth		
Marital status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated	
Employment status	<input type="checkbox"/> Retired <input type="checkbox"/> Employed <input type="checkbox"/> Homemaker <input type="checkbox"/> Business owner <input type="checkbox"/> Not currently employed	<input type="checkbox"/> Retired <input type="checkbox"/> Employed <input type="checkbox"/> Homemaker <input type="checkbox"/> Business owner <input type="checkbox"/> Not currently employed
Employer/occupation		
Employment income	\$	\$
Other preretirement income	\$	\$
State of residence		
Citizenship	<input type="checkbox"/> USA <input type="checkbox"/> Other	<input type="checkbox"/> USA <input type="checkbox"/> Other
Home phone		

Children, grandchildren and other dependents

Name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth/age	Relationship ¹
Name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth/age	Relationship
Name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth/age	Relationship
Name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth/age	Relationship
Name	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth/age	Relationship

¹ Relationship can include child, grandchild, other dependent, beneficiary/donee, charity, trust (e.g., Irrevocable Life Insurance Trust.)

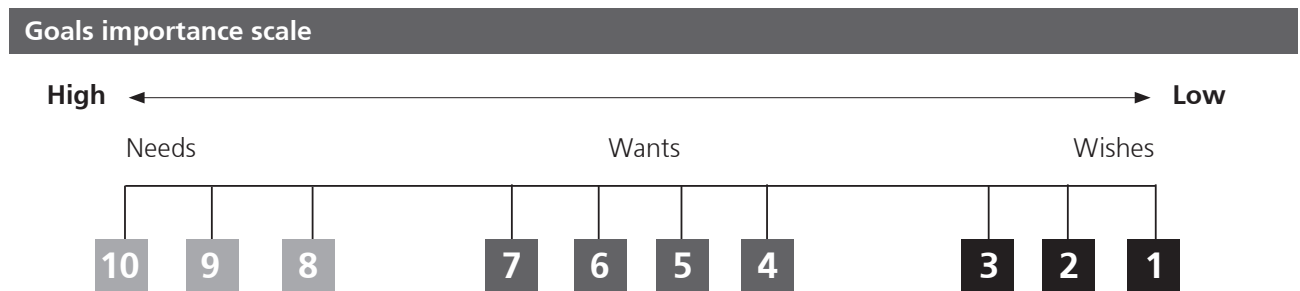
Section 1: Personal information and financial goals

Financial goals

The following pages are for listing goals the Financial Goal Analysis will address. Think about each goal carefully. Is it a goal that is needed, wanted or wished for?

- **Needs** are those essential goals necessary to maintain a certain lifestyle
- **Wants** are those goals hoped to be fulfilled someday once essential goals are met
- **Wishes** are aspirational goals—a “wish” list

The Financial Goal Analysis requires ranking each goal from 10-1, based on importance. **Needs** are most important, followed by **Wants** and **Wishes**.



When evaluating each financial goal, identify an **Ideal Amount** and an **Acceptable Amount**. The ideal amount is the desired amount. The acceptable amount is the minimum estimated amount needed to spend on this goal. These are after-tax amounts.

For the retirement living expense, there will be an **Ideal Retirement Age** and an **Acceptable Retirement Age**. The ideal age is the desired retirement age. The acceptable age is the latest age that you may be willing to retire.

The following pages are organized into three goal categories: retirement living expense goals, college goals and lifestyle goals. Lifestyle goals include goals such as travel, a major purchase or buying a home.

Section 1: Personal information and financial goals



Retirement living expense goals

These goals are basic, essential day-to-day living expenses, including food, clothing, utilities, etc.

Retirement age

	Client	Spouse
Ideal age		
Acceptable age		
Willingness to retire later (if necessary) to attain goals?	<input type="checkbox"/> Very willing <input type="checkbox"/> Somewhat willing <input type="checkbox"/> Slightly willing	<input type="checkbox"/> Very willing <input type="checkbox"/> Somewhat willing <input type="checkbox"/> Slightly willing
Select one of the following scenarios	<input type="checkbox"/> Either can retire first <input type="checkbox"/> Both retire in the same year	<input type="checkbox"/> Only client can retire first <input type="checkbox"/> Only spouse can retire first

Retirement periods expense

Use the following amounts for the retirement periods	Ideal	Acceptable
One individual is retired and the other is still employed (“One Retired” period) Consider whether a shortfall will exist between income and expenses in each of the two scenarios, taking into consideration there is only one paycheck. Enter this expense here, since this is the amount that needs to be funded. – Client retired/spouse employed \$ \$ – Spouse retired/client employed \$ \$		
When full retirement begins whether single or married (“Both Retired” period) Enter planned expenditures of basic expenses during retirement (extra expenses such as travel, major purchases, etc. should be entered as separate goals). – Client and spouse retired \$ \$		
One is living and the other is deceased (“One Alone” period) Enter the expenses of the surviving spouse in each of the two scenarios. – Client alone \$ \$ – Spouse alone \$ \$		

Adjustments to living expense amounts

Reduce your retirement living expense amount for expenditures that will end during retirement (e.g., a mortgage that will be paid off).

Description	Year expense will end	Amount (Current dollars)	Adjust for Inflation
		\$ _____ <input type="checkbox"/> Mth. <input type="checkbox"/> Yr.	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth. <input type="checkbox"/> Yr.	<input type="checkbox"/> Yes <input type="checkbox"/> No

Importance of this Goal High – Low
 10 – 1 _____

Section 1: Personal information and financial goals



College goals

These goals are the education funding expenses—college or other educational programs—for self, a child, grandchild or other family member.

Student 1	Ideal amount		Acceptable amount
	Choose one cost method below		
Name: _____	An estimate	\$ _____	\$ _____
Start year: _____	An average cost	Type of college: <input type="checkbox"/> Public <input type="checkbox"/> Private Location: <input type="checkbox"/> In state <input type="checkbox"/> Out of state	\$ _____
# of years of college: _____	Cost of a specific college	College name: _____ State: _____	\$ _____
Importance: High – Low 10 – 1 _____			
Student 2	Ideal amount		Acceptable amount
	Choose one cost method below		
Name: _____	An estimate	\$ _____	\$ _____
Start year: _____	An average cost	Type of college: <input type="checkbox"/> Public <input type="checkbox"/> Private Location: <input type="checkbox"/> In state <input type="checkbox"/> Out of state	\$ _____
# of years of college: _____	Cost of a specific college	College name: _____ State: _____	\$ _____
Importance: High – Low 10 – 1 _____			

Other annual funding sources (e.g., loans, student scholarships, student employment, etc.)

Student	Funding source	Annual amount
_____	_____	\$ _____
_____	_____	\$ _____

Assets owned by others (e.g., 529 plan owned by grandparents)

Student	Current value	Annual addition	Growth rate
_____	_____	_____	_____
_____	_____	_____	_____

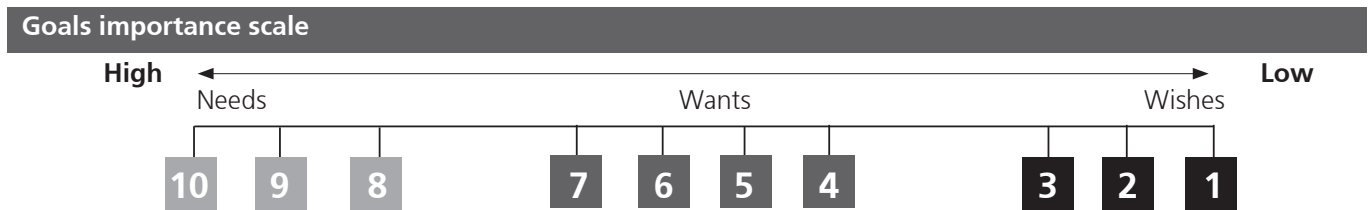
Section 1: Personal information and financial goals

Lifestyle goals

These goals are personal goals chosen to enhance a certain lifestyle—goals such as travel, a major purchase or buying a new home.

They may be goals for retirement or today. Either way, if they are to be funded using money from investment assets or savings, list each as a lifestyle goal.

Remember, rank goals according to the following scale:



Travel

Create travel goals for an individual trip or any future vacations. A special spot? Or multiple destinations?

Description	Start		Amount		How often	How many times	Importance	
	Year	Or at Retirement	Ideal	Acceptable			High 10	Low 1
		<input type="checkbox"/>						
		<input type="checkbox"/>						
		<input type="checkbox"/>						



Car

Include any goals for buying a vehicle from investment assets or savings. A classic car for a collection? Or, a luxury car during retirement?

Description	Start		Amount		How often	How many times	Importance	
	Year	Or at Retirement	Ideal	Acceptable			High 10	Low 1
		<input type="checkbox"/>						
		<input type="checkbox"/>						
		<input type="checkbox"/>						

Section 1: Personal information and financial goals



Major purchase

A long-standing desire? A leisure boat? An art collection? Or _____? Fill in the blank and make it a goal.

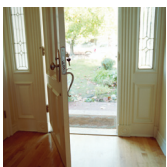
Description	Start		Amount		How often	How many times	Importance	
	Year	Or at Retirement	Ideal	Acceptable			High 10	Low 1
		<input type="checkbox"/>						
		<input type="checkbox"/>						
		<input type="checkbox"/>						



Healthcare

The cost of healthcare is usually covered under basic expenses. However, if concerned about remaining financially independent and not burdening family with personal healthcare costs later in life, add healthcare as a separate goal here.

Description	Start		Amount		How often	How many times	Importance	
	Year	Or at Retirement	Ideal	Acceptable			High 10	Low 1
		<input type="checkbox"/>						
		<input type="checkbox"/>						
		<input type="checkbox"/>						



New home

List any planned home purchases. Looking to trade-up or downsize? Dreaming of a weekend or vacation home?

Description	Start		Amount		Importance	
	Year	Or at Retirement	Ideal	Acceptable	High 10	Low 1
		<input type="checkbox"/>				
		<input type="checkbox"/>				
		<input type="checkbox"/>				

Section 1: Personal information and financial goals



Home improvement

Is a home renovation in the future?

Description	Start		Amount		How often	How many times	Importance	
	Year	Or at Retirement	Ideal	Acceptable			High 10	Low 1
		<input type="checkbox"/>						
		<input type="checkbox"/>						
		<input type="checkbox"/>						



Wedding

Is planning a wedding a priority?

Name and relationship	Year	Amount		Importance	
		Ideal	Acceptable	High 10	Low 1



Celebration

Bar/Bat Mitzvahs, Communions, sweet-sixteens, birthdays, anniversaries and other events. Planning to make these celebrations happen?

Description	Start		Amount		How Often	How many times	Importance	
	Year	Or at Retirement	Ideal	Acceptable			High 10	Low 1
		<input type="checkbox"/>						
		<input type="checkbox"/>						
		<input type="checkbox"/>						

Section 1: Personal information and financial goals



Gifts—donations—help

Is it time to give back? List here any gift goals—from holiday presents to monetary gifts to family members or organizations.

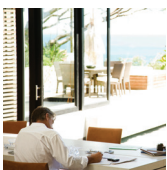
Description	Start		Amount		How often	How many times	Importance	
	Year	Or at retirement	Ideal	Acceptable			High 10	Low 1
		<input type="checkbox"/>						
		<input type="checkbox"/>						
		<input type="checkbox"/>						



Provide care for someone

Need money to take care of a loved one (e.g., parent in a nursing home, or a special-needs child)?

Description	Start		Amount		How often	How many times	Importance	
	Year	Or at retirement	Ideal	Acceptable			High 10	Low 1
		<input type="checkbox"/>						
		<input type="checkbox"/>						
		<input type="checkbox"/>						



Starting a business

Is it time to work for yourself? Open a franchise? Turn a passion into a business?

Description	Start		Amount		Importance	
	Year	Or at retirement	Ideal	Acceptable	High 10	Low 1
		<input type="checkbox"/>				
		<input type="checkbox"/>				
		<input type="checkbox"/>				

Section 1: Personal information and financial goals



Private school

Planning for a private school education for children or grandchildren?

Who is going to school?	Start Year	Number of years	Amount		Importance High 10 – Low 1
			Ideal	Acceptable	



Leave a bequest

Creating a legacy may be an important goal—through a business built or trusts for grandchildren’s future.

Description/Recipient	Amount		Importance High 10 – Low 1
	Ideal	Acceptable	



Anything else/other

Are there other needs, wants and wishes not yet covered?

Description	Start		Amount		How often	How many times	Importance High 10 – Low 1
	Year	Or at Retirement	Ideal	Acceptable			
		<input type="checkbox"/>					
		<input type="checkbox"/>					
		<input type="checkbox"/>					

Section 2: Risk tolerance

Risk tolerance and investment preferences

These questions are designed to help develop an asset allocation strategy that addresses specific financial goals. Please review and answer the following questions.

1. Primary objective

Overall objective for this plan is to:

- Produce current income
- Achieve capital appreciation (emphasis on growth of capital, not income)
- Produce a combination of income and capital appreciation

2. Investment timeframe

The length of time intended to remain invested can play a significant role in designing an appropriate investment strategy. Generally, the longer the investment timeframe, the more risk that can be taken to potentially achieve greater returns (assuming additional risk).

When will the majority of these funds be needed?

- Less than three years
- Three to six years (an average market cycle)
- Seven to 10 years
- Longer than 10 years (several market cycles)

3. Risk/return objectives

Many investors have expectations of earning the high returns of a long-term investment, but feel compelled to liquidate prematurely because of their discomfort with short-term volatility. Identifying acceptable volatility is central to determining an appropriate investment strategy.

Which of the following statements best characterize risk/return objectives?

- Interested in maintaining invested capital and not prepared to accept higher fluctuations in the value of assets
- Prefer to sustain only moderate fluctuations in the value of assets to achieve moderate returns
- In order to achieve a higher return, prepared to accept higher fluctuations in the value of assets

Section 2: Risk tolerance

4. Investment characteristics

Which one of the following best characterizes tolerance for risk? Please check one of the following:

- Low risk Some risk Moderate risk Moderately high risk High risk

5. Short-term cash need

Is there a need for cash in the short term?

- Yes No

6. Portion of total investable assets in this plan

What portion of total investable assets is reflected in this plan?

- Less than 20% 20% to 40% 41% to 60% 61% to 80% More than 80%

7. To what extent should tax-free municipal securities be taken into consideration?

- Not at all Minimally Somewhat Significantly Fully

8. Please select which product types should be considered in an asset allocation recommendation.

- International equity Emerging markets International fixed income High yield
 REITs Alternative strategies Broad commodities

(Note: If alternative strategies is selected in question 8, please answer questions 9 – 10.)

9. Please indicate willingness to invest with professional money managers who, from time-to-time, may employ the types of investment strategies described in question 10?

- Not comfortable Fairly comfortable Very comfortable

10. Is there some familiarity with the following investments or strategies and interest in investing in them again?

- Private investment partnerships Hedge funds or managed futures Private equity or venture capital
 Put and/or call options Futures/commodity contracts Short positions

Section 3: Resources

Retirement income sources

Attached are the most recent Social Security, pension or other retirement income statements

Social security

Recipient	Age to Start Benefits	Expected Benefit	
Client		\$	<input type="checkbox"/> Check if the program should estimate
Spouse		\$	<input type="checkbox"/> Check if the program should estimate

Notes:

Other retirement income

(Include pension, real estate, trust and/or part-time employment income, do not include investment income)

Recipient	Description	When will income start?	When will income end?	Annual income	Survivor benefit (if applicable)	Inflation (if applicable)
				\$		%
				\$		%
				\$		%
				\$		%

Notes:

Section 3: Resources

Investment assets

The following pages (pages 15 - 22) require specific investment/account information. **Please attach copies of statements for each investment/account or complete the worksheets that follow.**

Assets held at UBS

Account number: _____ Account number: _____

Account number: _____ Account number: _____

Assets held at other financial institutions

To include assets that are held outside the firm [e.g., 401(k) assets held with an employer], please indicate their account values and where they are held in the spaces provided below. Note: *Please provide copies of the most recent account statements or attach them to this profile. The account statement should be dated within the last 60 days.*

Investment assets and bank accounts

Attached are the most recent investment and bank account statements

	Account 1	Account 2	Account 3
Owner (client, spouse, joint)			
Name of firm/account			
Total current value	\$	\$	\$
Cost basis	\$	\$	\$
Annual additions	\$	\$	\$
When additions end			
U.S. large-cap equity	%	%	%
U.S. mid-cap equity	%	%	%
U.S. small-cap equity	%	%	%
REITs	%	%	%
U.S. equity-other	%	%	%
Developed markets	%	%	%
Emerging markets	%	%	%
U.S. fixed income	%	%	%
U.S. high yield bonds	%	%	%
Non-U.S. fixed income	%	%	%
Cash and cash alternatives	%	%	%
Alternative strategies – equity diversifier	%	%	%
Alternative strategies – fixed income diversifier	%	%	%
Alternative strategies – equity and fixed income diversifier	%	%	%
Broad commodities	%	%	%

Section 3: Resources

Qualified retirement plans—including 401(k), SEP/IRA, SARSEP, SIMPLE, Keogh, 403(b), 457.

Attached are the most recent qualified benefit statements

	Account 1	Account 2	Account 3
Owner (client, spouse, joint)			
Name or description			
Total current value	\$	\$	\$
After tax value (if applicable)	\$	\$	\$
U.S. large-cap equity	%	%	%
U.S. mid-cap equity	%	%	%
U.S. small-cap equity	%	%	%
REITs	%	%	%
U.S. equity-other	%	%	%
Developing markets	%	%	%
Emerging markets	%	%	%
U.S. fixed income	%	%	%
U.S. high yield bonds	%	%	%
Non-U.S. fixed income	%	%	%
Cash and cash alternatives	%	%	%
Alternative strategies – equity diversifier	%	%	%
Alternative strategies – fixed income diversifier	%	%	%
Alternative strategies – equity and fixed income diversifier	%	%	%
Broad commodities	%	%	%
Employee contributions:			
Pre-tax %	% or Max	% or Max	% or Max
After-tax %	%	%	%
When employee contributions end			
Employer contributions as a % of compensation	% up to %	% up to %	% up to %
Profit sharing % of compensation or \$ amount:	% or \$	% or \$	% or \$
When profit sharing contributions end			

Section 3: Resources

IRA and Tax-Deferred Accounts/Annuities

Attached are the most recent IRA and tax-deferred account statements.

	Account 1	Account 2	Account 3
Owner (client, spouse, joint)			
Name or description			
Total current value	\$	\$	\$
Cost basis (if applicable)	\$	\$	\$
Annual additions	\$	\$	\$
When additions end			
U.S. large-cap equity	%	%	%
U.S. mid-cap equity	%	%	%
U.S. small-cap equity	%	%	%
REITs	%	%	%
U.S. equity-other	%	%	%
Developing markets	%	%	%
Emerging markets	%	%	%
U.S. fixed income	%	%	%
U.S. high yield bonds	%	%	%
Non-U.S. fixed income	%	%	%
Cash and cash alternatives	%	%	%
Alternative strategies – equity diversifier	%	%	%
Alternative strategies – fixed income diversifier	%	%	%
Alternative strategies – equity and fixed income diversifier	%	%	%
Broad commodities	%	%	%

Section 3: Resources

Education savings accounts

Attached are the most recent education savings account statements.

	Account 1	Account 2	Account 3
Type of account (529, UGMA/UTMA, Coverdell)			
Owner (client, spouse, joint)			
Name or description			
Beneficiary			
Total current value	\$	\$	\$
Annual additions	\$	\$	\$
When additions end			
U.S. large-cap equity	%	%	%
U.S. mid-cap equity	%	%	%
U.S. small-cap equity	%	%	%
REITs	%	%	%
U.S. equity-other	%	%	%
Developing markets	%	%	%
Emerging markets	%	%	%
U.S. fixed income	%	%	%
U.S. high yield bonds	%	%	%
Non-U.S. fixed income	%	%	%
Cash and cash alternatives	%	%	%
Alternative strategies – equity diversifier	%	%	%
Alternative strategies – fixed income diversifier	%	%	%
Alternative strategies – equity and fixed income diversifier	%	%	%
Broad commodities	%	%	%

Extra savings

Can more be saved to fund goals?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, enter the maximum extra amount for each year in addition to the amounts entered with assets on the prior page.	\$
Willingness to save more?	<input type="checkbox"/> Very willing <input type="checkbox"/> Somewhat willing <input type="checkbox"/> Slightly willing

Section 3: Resources

Stock options

- Is client or any immediate family member affiliated with any securities firms or other financial institutions (NYSE Rule 407)?
- Attached are the most recent stock option plan statements

Owner	Ticker Symbol	Name of Company (Stock)	Current Market Price of Stock	
			Price:	Date:

Please determine which equity class best represents the market capitalization of the client’s company. Assume that an annual growth rate for company stock options will be the projected growth rate for the equity class indicated.

- Large-cap equity Developed markets
- Mid-cap equity Emerging markets
- Small-cap equity Enter client’s return _____ (May be limited based on UBS capital market assumptions)

- Do all options vest at death?

% Vesting by Year

Vesting Schedule Name:	1	2	3	4	5	6	7	8	9	10
Example 5-year vest	20%	20%	20%	20%	20%					

Grant					Options		
Date	Name	Type* ISO or NQO	Price	Expiration date	Granted	Exercised	Vesting Schedule (see below)
01/01/2004	Example: EPPO1	NQO	\$24.50	01/01/2014	10,000	5,000	5-year vest

This analysis can illustrate up to three of six alternative exercise timing scenarios of employee stock options. Please select up to three exercise scenarios to be included in the plan by checking the boxes below:

- Now—all vested only Start year (desired year to exercise) and as vested _____ year
- Now and as vested Start year (desired year to exercise) and at expiration _____ year
- Now and at expiration At expiration

*ISO: Incentive Stock Options; NQO: Nonqualified Stock Options

Section 3: Resources

Stock options

- Is client or any immediate family member affiliated with any securities firms or other financial institutions (NYSE Rule 407)?
- Attached are the most recent stock option plan statements

Owner	Ticker Symbol	Name of Company (Stock)	Current Market Price of Stock	
			Price:	Date:

Please determine which equity class best represents the market capitalization of the client’s company. Assume that an annual growth rate for company stock options will be the projected growth rate for the equity class indicated.

- Large-cap equity
- Mid-cap equity
- Small-cap equity
- Developed markets
- Emerging markets
- Enter client’s return _____ (May be limited based on UBS capital market assumptions)

- Do all options vest at death?

% Vesting by year

Vesting Schedule Name:	1	2	3	4	5	6	7	8	9	10
Example 5-year vest	20%	20%	20%	20%	20%					

Grant					Options		Vesting Schedule (see below)
Date	Name	Type* ISO or NQO	Price	Expiration date	Granted	Exercised	
01/01/2004	Example: EPPO1	NQO	\$24.50	01/01/2014	10,000	5,000	5-year vest

This analysis can illustrate up to three of six alternative exercise timing scenarios of employee stock options. Please select up to three exercise scenarios to be included in the plan by checking the boxes below:

- Now—all vested only
- Now and as vested
- Now and at expiration
- Start year (desired year to exercise) and as vested _____ year
- Start year (desired year to exercise) and at expiration _____ year
- At expiration

*ISO: Incentive Stock Options; NQO: Nonqualified Stock Options

Section 3: Resources

Other assets

Personal assets—enter current value

Asset	Current value		
	Client	Spouse	Joint
Primary residence	\$	\$	\$
Secondary residence	\$	\$	\$
Collectibles	\$	\$	\$
Personal property	\$	\$	\$
Vehicles	\$	\$	\$
Other	\$	\$	\$
Business	\$	\$	\$
Real estate	\$	\$	\$

Note: If the asset will be sold in the future, enter the sale under "Future Assets—Cash or Property" below.

Deferred compensation

Attached are the most recent deferred compensation plan statements

Deferred Compensation Plan Values and Contributions (receiving distributions now)

Owner	Description	Current value	# of years	Annual payment
(Client, spouse)				
		\$		\$
		\$		\$
		\$		\$
		\$		\$

Deferred compensation plan values and contributions (receiving distributions in the future)

Owner	Description	Current value	Annual contribution	When will contribution end?	Growth rate of plan		When will distribution begin?	Distribution period
					Accumulation	Distribution		
(Client, spouse)			% or \$					# of years
		\$			%	%		
		\$			%	%		
		\$			%	%		

Future assets—cash or property (e.g., inheritance, sale of property)

Description	Year received	Amount (after tax)
		\$
		\$
		\$

Section 3: Resources

Insurance Policies

Attached are the most recent insurance policy statements (life, disability, long-term care insurance)

Life Insurance (An analysis of life insurance may not be included in the report)

Type of insurance (e.g., Group, Term, Whole Life)	Policy owner (Client, Spouse, Other)	Name of Insured	Description	Cash value	Beneficiary	Death benefit	Premium amount	When will this policy terminate?
				\$			\$	
				\$			\$	
				\$			\$	
				\$			\$	

Notes:

Disability (An analysis of disability needs may not be included in the report)

Policy type (Group/ personal)	Insured	Description/ Company	Premium amount	Tax status of your payment (Pre-tax/After-tax)	Monthly benefit amount	Elimination period	Benefit period	Inflation option: none, simple or compound	Inflation rate
					\$				%
					\$				%
					\$				%
					\$				%

Notes:

Long-term Care (An analysis of long-term care needs may not be included in the report)

Name of Insured	Description/Company	Premium amount	Benefit period	Daily benefit	Elimination period	Home Health Care %	Inflation option
		\$		\$			%
		\$		\$			%

Notes:

Liabilities

Description	Owner	Outstanding balance	Interest rate	Term	Payment
First mortgage		\$		%	\$
Second mortgage		\$		%	\$
Equity line		\$		%	\$
Vehicle loans		\$		%	\$
Business loans		\$		%	\$
Credit cards		\$		%	\$
Other personal debt		\$		%	\$

Notes:

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