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.

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3 key strategies supported by a wide range of solutions

**Liquidity**

To help **maintain** your lifestyle
- Entertainment and travel
- Taxes
- Purchasing a home

**Longevity**

To help **improve** your lifestyle
- Retirement
- Healthcare and long-term care expenses
- Purchasing a second home

**Legacy**

To help **improve** the lives of others
- Giving to family
- Philanthropy
- Wealth transfer over generations

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*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

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
- Luxury asset, including art, aircraft and yacht lending
- Agricultural finance
- Commercial real estate finance
- Student loan refinance

Grow
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
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
- 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

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
- 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
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

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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.

Credit Lines are securities backed loans provided by UBS Bank USA, an affiliate of UBS Financial Services Inc. (UBS-FS). Credit Lines are full recourse demand loans, are subject to credit approval and are “margin loans” subject to collateral maintenance requirements (i.e., margin requirements). The lender can (i) demand repayment and/or (ii) change collateral maintenance requirements (i.e., margin requirements) at any time without notice. If the required collateral value is not maintained, the lender can require you to post additional collateral (commonly referred to as a “margin call”), repay part or all of your loan and/or sell your securities. Failure to promptly meet a margin call could cause the lender to liquidate some or all of the collateral supporting the Credit Lines to repay all or a portion of the outstanding Credit Line or margin obligations. Any required liquidations may result in adverse tax consequences. You are personally responsible for repaying the Credit Line in full, regardless of the value of the collateral.

Securitized funding involves special risks, is not suitable for everyone and may not be appropriate for you needs. For a full discussion of the risks associated with borrowing using securities as collateral, you should review the Loan Disclosure Statement that will be included in your application package.

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.

UBS-FS and its Financial Advisors have a financial incentive to recommend the use of Securities Backed Loans (SBLs), rather than the sale of securities to meet cash needs. Our Financial Advisors receive compensation based on the outstanding balance on an SBL and the applicable interest rate spread for the SBL. In addition, UBS-FS receives servicing fees from certain lending affiliates based on the amount of outstanding loan balances to compensate us for referring clients and for administrative and operational support relating to the loans. The interest you pay for the loan is separate from and in addition to other fees you may pay related to the loan services used to secure the loan, such as ongoing investment advisory fees (wrap fees) and fees for investments such as mutual funds and ETFs, for which UBS-FS and/or our affiliates receive administrative or management fees or other compensation. As such, we benefit if you draw down on your loan to meet liquidity needs rather than sell securities or other investments, which would reduce our compensation.

When assets are liquidated pursuant to a house call or demand for repayment, UBS-FS and your Financial Advisor also will benefit if assets that do not have ongoing fees (such as securities in brokerage accounts) are liquidated prior to or instead of assets that provide additional fees or revenues to us (such as assets in an investment advisory account). Further, different types of securities have higher release rates than others, which can create a financial incentive for your Financial Advisor to recommend products or manage the account in order to maximize the amount of the loan. UBS-FS and its Financial Advisors and employees offer banking and lending products to clients through our affiliates and third-party banks in our capacity as a broker-dealer and not as an investment advisor.

UBS Bank USA, UBS-FS, their employees and affiliates do not provide legal or tax advice. You should contact your personal tax and/or legal advisors regarding their particular situations, including the legal and tax implications of borrowing using securities as collateral for a loan.

Important information.

The RMA and Business Services Account BSA are brokerage accounts with UBS Financial Services Inc., a registered broker-dealer and a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). Explanatory brochure is available upon request or at sipc.org. The RMA and Business Services Account BSA provide access to banking services and products through arrangements with affiliated banks and other third-party banks and provide access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc.

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

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UBS Financial Services Inc. and its Financial Advisors do not take mortgage loan applications, do not offer mortgage loans and do not negotiate terms of mortgage loans.

Equal Opportunity Lender. Equal Housing Lender. 🏛

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Lending and mortgage services are provided through BUSA.

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