

Access

Understand your **cash flow** needs

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The situation

To plan appropriately, an ultra high net worth client couple needed to review a projection for all their expected cash inflows and outflows.

This couple needed to understand the cash flows related to a multitude of upcoming events including:

- Home improvement
- Future stock option exercises
- College tuition payments
- Future vacation budget
- Life insurance premiums
- Charitable commitments

The strategy

Our team constructed a comprehensive pre- and post-tax cash flow analysis utilizing our Preferred Planning software. This study helped determine whether the clients could expect a cash flow surplus or deficit when accessing their funds.

- Through gathering our clients' expected cash outflows, we completed both a detailed cash flow projection and financial analysis.

The benefits

Our clients gained perspective on how their portfolio correlates to expected cash flows. The data helped the couple determine how to manage and access surplus cash through solutions such as electronic fund transfers, checks, online bill pay and card services, both debit and credit.

- By reviewing and understanding the customized Preferred Plan, the clients realized that they had a better chance of maintaining a cash flow surplus if their current spending grew moderately.

Please see disclosures listed on reverse.

This case study is shown for informational purposes only and may not be representative of the experience of all clients. It is not intended to represent the performance of any specific investment or financial advisory program. Each client's circumstances may be different. There is no guarantee of the future success of any of the strategies discussed.

In providing wealth management services to clients, we offer both investment advisory and brokerage services, which are separate and distinct and differ in material ways. For information, including the different laws and contracts that govern, visit **ubs.com/workingwithus**.

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