

Mapping it all out

A UBS Wealth Way road map to implementing: **Liquidity. Longevity. Legacy.**

Provided below are examples of how various products and solutions may be used with the three strategies: Liquidity—to help provide cash flow for short-term expenses, Longevity—for longer-term needs, and Legacy—for needs that go beyond your own.



Everyday cash and savings cash

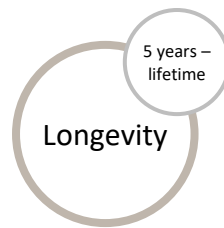
- Money market funds
- Bank sweep deposits
- Savings deposits
- Credit and debit cards

Investment cash

- Fixed income ETFs, Mutual Funds and SMAs
- Certificates of Deposit and Bond ladders
- Structured CDs (e.g., Market-Linked CDs)
- Cash and cash alternatives (e.g., term deposits, money markets and T-bills)

Financing

- Securities-backed lending
- Tailored lending solutions
- Mortgage solutions
- Specialized lending (e.g., business, luxury asset, agricultural and student loan financing)
- Commercial Real Estate Financing



Investment strategy (seeks consistent growth)

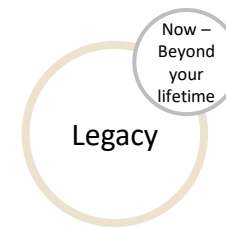
- Balanced portfolios
- Dynamic allocation portfolios
- Structured investments
- Alternative investments (e.g., hedge funds, private equity, private credit and private real estate)¹
- Retirement accounts
- Concentrated stock strategies

Long-term care risk

- Long-term care insurance

Longevity risk and income replacement

- Disability insurance
- Annuities



Investment strategy (seeks growth maximization)

- Balanced portfolios
- Tax-optimized equity SMAs
- Structured investments
- Private Direct Investments
- Private placement life insurance with alternative investments
- Thematic investments
- Impact investment funds
- Alternative investments (e.g., hedge funds, private equity, private credit and private real estate)¹
- 529 Plans

Wealth transition and protection

- Family meetings and governance
- Wealth education and communication
- Estate planning insights
- Trust solution capabilities
- Life insurance

Philanthropy

- Charitable giving vehicles (e.g., foundations, donor advised funds, etc.)
- UBS Optimus Foundation

¹ Currently, we only classify Private Equity and Private Real Estate as Impact investments.

- Sustainable investing strategies are available. Note: Sustainable investing is a set of investment strategies that incorporate Environmental, Social and Governance (ESG) considerations into investment processes. Please contact your Financial Advisor for more information.

The lists above are provided for illustrative purposes only and are not inclusive of all potential implementation strategies or products available. Inclusion of a particular product type or strategy is not intended to suggest it is exclusive to the **Liquidity. Longevity. Legacy.** strategies where it is included above, or that it is suitable for all investors. In the context of making actual investment decisions, Financial Advisors should work with their clients to customize their portfolios to meet their unique financial and life circumstances, including their age, risk tolerance, financial commitments and short-term liquidity needs. In addition, each UBS program, product or service is subject to specific eligibility and suitability requirements, each of which must be met in order for a client to invest.

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