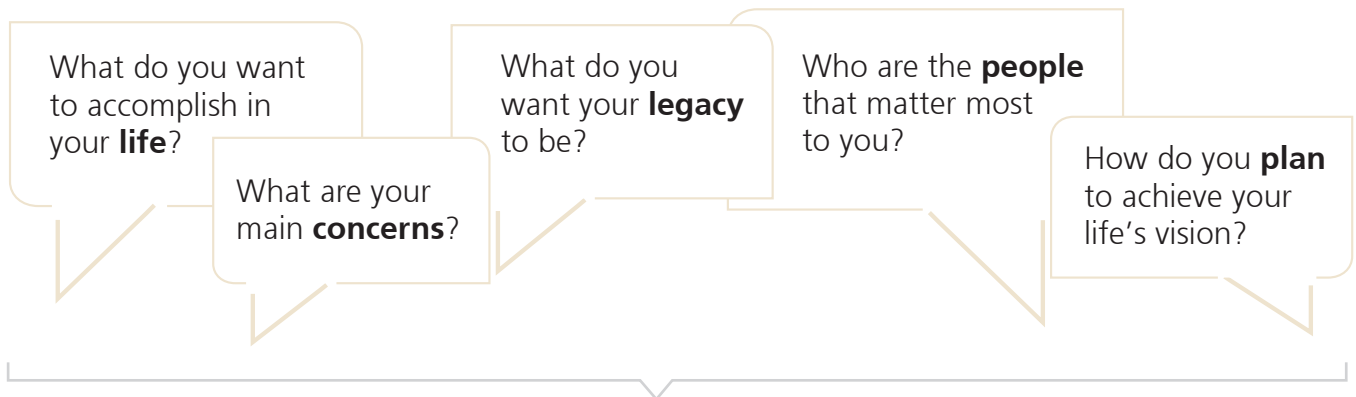


Wealth with purpose

Working together to help you **pursue what matters most**

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.

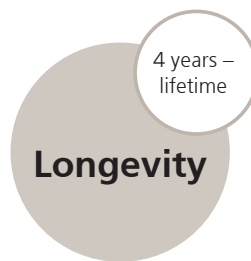


Then, we can help you organize your financial life into three key dimensions: **Liquidity**—to help provide cash flow for short-term expenses, **Longevity**—for longer-term needs and **Legacy**—for needs that go beyond your own. Through the plan we create together, we can help you pursue what matters most today, tomorrow and for generations to come.



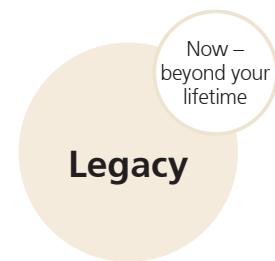
To help **maintain** your lifestyle

- General living
- Purchasing a home
- Entertainment



To help **improve** your lifestyle

- Retirement
- Healthcare and long-term care expenses
- Second home



To help **improve** the lives of others

- Giving to family
- Philanthropy
- Wealth transfer over generations

Working together, we can **help you**

- **Gain confidence** that your money is in an appropriate strategy—when it needs to be there
- **Better manage investment risk**—based on your different goals and timeframes
- **Take the emotion out of investing**—with a clearer understanding of your short-term needs

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.

Please see back for important disclosure

All investments involve the risk of loss, including the risk of loss of the entire investment.

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers both investment advisory services and brokerage services. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that clients understand the ways in which we conduct business and that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. For more information visit our website at ubs.com/workingwithus.

© UBS 2018. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved. UBS Financial Services Inc. is a subsidiary of UBS AG. Member FINRA/SIPC. 2018-37653. 12/2017-IS1705126-Exp. Date 12/2018.