

Advice. *Beyond investing.*



The confidence to
pursue all your life's goals
starts with a plan.

plan

Create a road map for the financial future you envision

Planning is the doorway to what's possible. It's the first step in our ongoing conversation to understanding your needs, developing a clear, actionable plan and adapting as circumstances change.

Through the advice, expertise and use of sophisticated tools by our Financial Advisors to create a Financial Goal Analysis, Preferred plan or Private plan, our planning process informs every solution we provide. Whether you need to save more intelligently, access your money more efficiently or borrow more strategically, you'll have more confidence in being able to meet all of your goals, no matter what the environment.

access

Manage your assets more efficiently

- Checking
- Direct deposit
- Online bill payment services
- Competitive rates on available cash through automated sweep
- Federal funds wire transfer
- Electronic funds transfer service
- UBS Visa® debit card
- UBS Visa Signature® credit cards with *My Choice Rewards*
- UBS Online Services
- ResourceLineSM 24/7 customer service

save

Fund the education your loved ones deserve

- College 529 Savings Plans
- Coverdell Education Savings Accounts

Prepare for the retirement you've dreamed about

- Traditional IRAs
- Roth IRAs
- IRA rollovers
- SEP-IRA plans
- SIMPLE-IRA plans
- Owner-only 401(k) plans
- Fixed rate annuities
- Variable annuities
- Immediate annuities
- Indexed annuities

borrow

Get credit you can count on, the way you want it

- Securities backed lending
- Margin lending
- Residential mortgage
- Standby letters of credit
- UBS Visa Signature® credit cards with *My Choice Rewards*

grow

Align your investment objectives with your goals

- Equities
- Taxable fixed income
- Municipal bonds
- Open-end mutual funds
- Equity IPO
- Foreign exchange
- Options
- Precious metals
- Futures
- Structured products
- Market-linked CDs
- Hedge funds
- Hedge fund-of-funds
- Managed futures
- Exchange funds
- Private equity
- Real estate investment trusts
- Closed-end mutual funds
- Exchange traded products
- Unit investment trusts
- Non-U.S. equities and fixed income

Gain the benefit of professional advice and guidance

- UBS Managed Portfolios
- Strategic Wealth Portfolio
- Portfolio Management Program (PMP)
- ACCESS
- Strategic Advisor
- PACE Select
- PACE Multi
- Managed Accounts Consulting (MAC)

Access private banking solutions that span across borders

- UBS Global Investment Portfolio
- Trade capabilities in 37 countries holding positions in native currency
- Foreign exchange capabilities
- Commodities investments
- Trust services
- Tax guidance and services
- Offshore services
- Philanthropy

Experience the power 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

Generate funding opportunities through investment banking relationships

- Securities products and extensive institutional research capabilities
- Comprehensive advisory services
- Access to the world's 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

Benefit from global capabilities in meeting international challenges

- International RMA
- International deposit accounts
- Offshore mutual funds
- Offshore alternative investments
- Structured products
- Multi-currency lending (through UBS AG Private Bank)
- Life insurance
- Wealth planning (through UBS AG Private Bank)
- Philanthropy

Enhance your company's success through business and employee benefits

- Pensions: defined benefit, defined contribution and Taft-Hartley plans
- 401(k) plans
- 403(b) plans
- Employee Stock Ownership Plans (ESOP)
- Stock option plans
- Restricted stock/unit plans
- Performance award/unit plans
- Qualified 423 stock purchase plans
- Non-qualified stock purchase plans
- Stock appreciation rights, cash-settled or stock-settled awards
- Corporate cash management
- Institutional equities and fixed income services

Retain top talent with executive services

- Section 16/Rule 144 officers services
- Stock Option Financing Program
- Corporate financial planning
- 10b5-1 trading plans

Institutional Consulting

- Investment policy planning
- Manager/fund selection
- Performance reporting and benchmarking

protect

Obtain insurance protection that fits your financial strategy

- Life insurance
- Long-term care insurance
- Linked-benefits insurance
- Disability insurance

Reduce market risk with investment solutions

- Options
- Structured products
- Market-linked CDs
- Exchange traded products

Preserve your wealth with private banking services

- Physical gold custodianship in Switzerland/New York
- Family office services*

Protect what's most important to you

- Estate planning
- UBS Trust Services
- Trust administration and accounting
- Charitable remainder trusts
- Charitable lead trusts
- Revocable living trusts
- Inheritance and succession planning
- Marital trusts (e.g., QTIP trusts)
- Dynasty trusts
- Testamentary trusts
- Foreign grantor trusts
- Designated trustee services

give

Make a lasting impact through trust services

- UBS Trust Services
- Trust administration and accounting
- Charitable remainder trusts
- Charitable lead trusts
- Revocable living trusts
- Marital trusts (e.g., QTIP trusts)
- Dynasty trusts
- Testamentary trusts
- Foreign grantor trusts
- Designated trustee services

Build a legacy that spans generations

- Private foundations
- Donor advised funds
- International philanthropy

*Also available through Wealth Management and the Investment Bank

Start the *conversation*

We believe that your success is driven by our ability to understand your needs and goals, and offer guidance in complex, uncertain times. Whether it's funding an education, retiring with peace of mind in today's economy or leaving a lasting legacy for your family, we will work with you to create a plan and deliver the resources and solutions that give you the confidence to achieve what's most important to you.

Connect with us today and let's start planning together.



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