# A plan for your financial life

## Finding a path to pursue your goals

### Financial Goal Analysis (FGA) at UBS

At UBS, the Financial Goal Analysis is our written financial plan that uses sophisticated analytics to help you evaluate whether you are on a path toward achieving your personal financial goals. When you incorporate a financial plan as part of our overall wealth management process, you'll have a clearer vision of what steps to take along the way.

**Our wealth management process**

**Discover.** This is where we gain vital information about your goals and resources. We'll discuss the most important aspects of your financial life so that we can assess your current situation and uncover unmet needs. We can analyze both sides of your personal balance sheet—your assets, real estate, insurance, annuities and any windfalls that might come your way. We can also review your liabilities, tax situation and expenses. Your Financial Advisor will ask questions about your larger life—your priorities, life goals, causes you're passionate about, your needs, wants and wishes. We'll also learn about your time horizon for saving and overall risk tolerance.

**Create.** The next step includes creating your comprehensive written financial plan. Based on knowledge gained during the Discovery phase, your Financial Advisor will develop a strategic approach for your specific needs. The written plan will include an executive summary with clear action steps for you to consider, as well as "What-if" scenarios that let you evaluate alternative planning strategies and their possibilities.

*What-if scenario example*

**Likelihood of funding all goals**


**Current scenario:** If you make no changes to your current scenario, you have a 56% probability of success.

**Likelihood of funding all goals**


**"What If" scenario:** We'll help you see how different actions can improve the probability of success.

This scenario illustrates the impact of:
- Retiring later
- Reducing spending
- Increasing savings
- Adjusting the portfolio allocation

The FGA report is based on various assumptions, including financial information, personal preferences and other information provided by the client. The report details the assumptions upon which the plan is based. **Important:** The projections and other information generated by FGA regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results can change over time and with each use if any of the underlying assumptions are changed.

**Agree and understand.** Once all your priorities have been identified and you understand and agree on the plan, it's time to implement it.

**Implement.** Separate from our financial planning services, we also offer a variety of products and services that can help you put the full range of strategies into action—from banking services to life insurance and more. And because you and your Financial Advisor have had comprehensive discussions about your goals, you'll be in a better position to determine which of these services complement your overall strategy.

**Review.** Once your plan is implemented, it's important that you contact your Financial Advisor to periodically review it to assess your progress and make any adjustments that may be needed due to changes in your financial or personal situation.

This may be the first time you've ever looked at your resources, needs, and goals in such a thorough and integrated way. This comprehensive approach also provides an opportunity for an ongoing dialogue with your Financial Advisor that can help you be more confident about the decisions you make for your financial future.

In today's world, pursuing your life's goals is being challenged in new ways. When we collaborate on what matters most to you, we can create a plan tailored for you that addresses the moving pieces of your financial life.

**Important information about brokerage and advisory services.**
As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. 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 you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at **ubs.com/relationshipsummary,** or ask your UBS Financial Advisor for a copy.

**Important information about our financial planning services.**
In providing financial planning services, we may act as a broker-dealer or investment adviser. When we act as investment adviser we charge a separate fee for the service and enter into a written agreement with you. The nature and scope of the services are detailed in the documents and reports provided to you as part of the service.

**No tax or legal advice.**
UBS Financial Services Inc., its affiliates and its employees do not provide tax or legal advice. You should consult with your personal tax and/or legal advisors regarding your particular situation.