

# UBS Wealth Way

## Longevity – Your personal retirement provision

- The Longevity strategy encompasses all the assets and resources to cover expenses during your lifetime. This goes beyond the investment portfolio, and includes retirement assets, long-term care planning, primary residence and similar assets.
- These investments can be transferred over time to replenish the Liquidity strategy or to top up the Legacy strategy.
- A long-term financial plan gives you a clear overview of the costs of your future savings goals, and lets you manage your investments appropriately with a focus on inflation and wealth preservation.

The Longevity strategy includes the assets you need to cover expenses during your lifetime. You accumulate wealth throughout your working life and have invested almost all of your assets in the Longevity strategy. This includes non-tradable assets, such as human capital, state and private pensions, long-term care planning, disability planning, residential property and other assets that will ensure life-long future prosperity. The use of these assets relates to retirement. Once you reach this stage in your life, diversified investments should make up a good proportion of your annual outgoings.

### Goal – A financially secure retirement

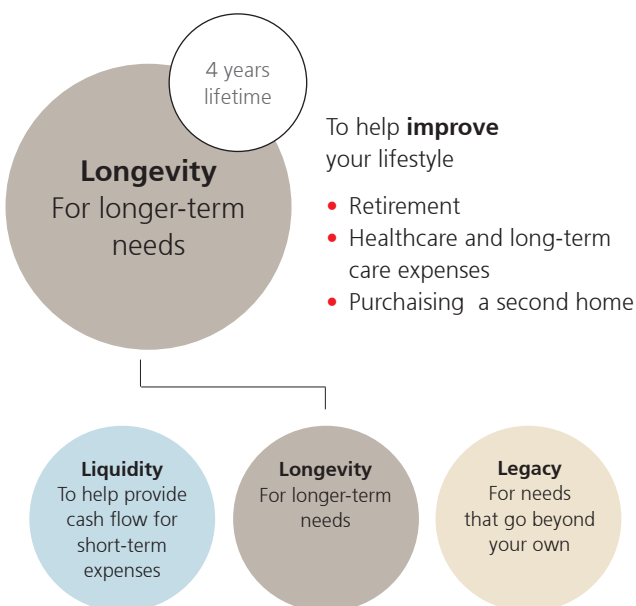
The Longevity strategy acts as a back-up reserve for your Liquidity strategy while ensuring financial security in old age. During your working life, the focus of the Longevity strategy is on accumulating wealth. This is achieved through savings and the portfolio’s earnings potential. You can gradually use these assets during retirement to cover higher health costs and care costs, or you can use them to top up your Legacy strategy.

### Structure – Focus on growth and income

To help you achieve your goals, the portfolio aims to generate cash flow and focuses on long-term capital growth. A more conservative Longevity strategy is based on the idea of you saving more today to cover your expenses in future. By contrast, a more aggressive portfolio increases the probability of loss. Our analysis shows that these risks can be managed with a balanced portfolio comprising mainly stocks and bonds if it is accompanied by an appropriately structured Liquidity strategy.

### Benefit – A solid retirement plan

By coordinating the Liquidity and Longevity strategies, your long-term financial security is secure even in times of financial market volatility and economic crises, so you can rely on your financial plan.



Source: UBS

This document has been prepared by UBS Switzerland AG, its subsidiary or affiliate ("UBS"). This document and the information contained herein are provided solely for informational and/or educational purposes. It is not to be regarded as investment research or investment advice, wealth planning services, a sales prospectus, an offer or solicitation of an offer to enter in any investment activity, to buy or sell any security, investment instrument or introduction of any specific investment instrument or financial services or an offer or solicitation of an offer to effect any transactions or to conclude any legal act of any kind whatsoever. UBS makes no representation or warranty relating to any information herein which is derived from independent sources.

The recipient should not construe the contents of this document as investment, legal, tax or other professional advice. Neither UBS nor any of its directors, officers, employees or agents provide legal or tax advice and this document does not constitute such advice.

Approved and issued by UBS, this document may not be redistributed or reproduced in part or copies circulated without prior written permission of UBS and no liability whatsoever for the actions of third parties in this respect is accepted. To the extent permitted by the law, neither UBS nor any of its directors, officers, employees or agents accepts or assumes any liability or responsibility for any consequences, including loss or damage, of you or anyone else acting, or refraining to act, in reliance on the information contained in this document or for any decision based on it.

UBS Wealth Way is an approach incorporating Liquidity. Longevity. Legacy. strategies, that individuals may use to explore and manage their needs and goals over different time frames. This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved. All investments involve the risk of loss, including the risk of loss of the entire investment. Timeframes may vary. Strategies are subject to individual client goals, objectives and suitability.

This publication is not intended to constitute a public offer under Danish law, but might be distributed by UBS Europe SE, Denmark Branch, filial af UBS Europe SE, with place of business at Sankt Annae Plads 13, 1250 Copenhagen, Denmark, registered with the Danish Commerce and Companies Agency, under the No. 38 17 24 33. UBS Europe SE, Denmark Branch, filial af UBS Europe SE is a branch of UBS Europe SE, a credit institution constituted under German Law in the form of a Societas Europaea, duly authorized by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin). UBS Europe SE, Denmark Branch, filial af UBS Europe SE is subject to the joint supervision of the BaFin, the central bank of Germany (Deutsche Bundesbank) and the Danish Financial Supervisory Authority (DFSA) (Finanstilsynet), to which this document has not been submitted for approval.

© UBS 2021. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved.