

# UBS Wealth Way

## Legacy – Preserve your family assets over generations

- The Legacy strategy comprises assets that you do not need for achieving your own life goals, and generally forms the core of your estate planning.
- This strategy allows you to support projects and causes that are close to your heart and to use your assets to positively influence the lives of others.
- Investment portfolios as part of the Legacy strategy tend to be more riskseeking, as the time horizon usually spans decades, and may also include charitable foundations, real estate, and collectibles.

Once you have fully funded your Liquidity and Longevity strategies, you can transfer any excess assets to the Legacy strategy. This means you can decide during your lifetime what should happen to your assets after you die. Whether you want to pass your wealth down to your children and grandchildren or support other causes close to your heart such as charitable projects, you determine how your assets will be used in the future.

### Goal – Breathe life into causes you care about

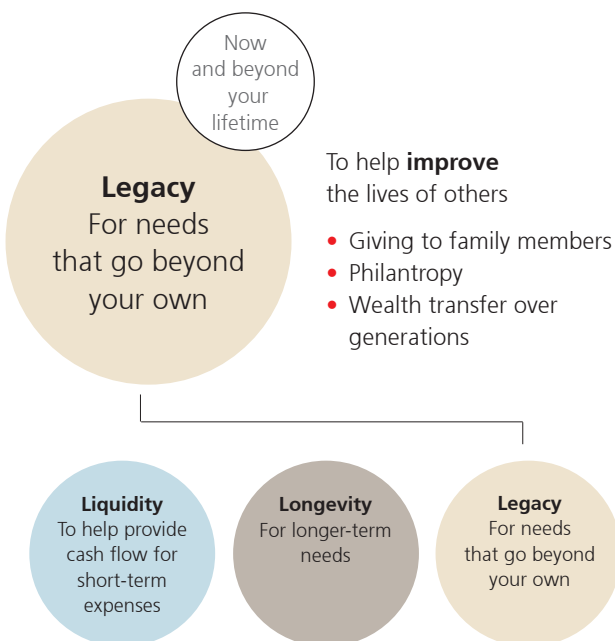
The aim of the Legacy strategy is to pass on the assets that you do not need during your lifetime to the next generation, or to use them for other good causes. You can pursue goals that are close to your heart and ensure that your wishes are met over the long term.

### Structure – Use illiquidity

To ensure you achieve your goals, you should consider a very long investment horizon. The investment approach of universities and foundations can serve as an example. These institutions generally hold a very aggressive portfolio with a high proportion of illiquid assets such as hedge funds, private equity, infrastructure and private real estate, which enables them to achieve long-term, tax-optimized returns. Since the investment horizon extends beyond your lifetime, the daily volatility of the financial markets hardly matters.

### Benefit – Take a multi-generational view

Once your Liquidity and Longevity strategies are adequately funded, and you can include future generations in your investment decisions and pass on your personal values.



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.