

# Welcome!

April 27, 2020  
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## Essential Financial and Estate Planning In a Changing Environment

**Guest Speaker:**  
**Brian Chappell, CRPS**  
**Vice President- Wealth Management- UBS**

The ALS Association  
National Office-Care Services  
Ph: 800-782-4747 [cknoche@alsa-national.org](mailto:cknoche@alsa-national.org)



# Financial Planning in Challenging Market Environments

Brian D. Chappell, CRPS®

Vice President-Wealth Management

Wealth Advisor

Portfolio Manager

Retirement Plan Consultant



# Managing your financial life at UBS

- In close collaboration with you, my goal is to help you gain the financial freedom and flexibility to live the lifestyle you have worked so hard to achieve—now and in the future



**Brian D. Chappell, CRPS®**

Vice President-Wealth Management

Wealth Advisor, Portfolio Manager and Retirement Plan Consultant

Brian has more than 20 years of wealth management experience. In terms of his professional credentials, Brian is a FINRA-Registered General Securities Representative, Registered Investment Advisor Representative, and holds life insurance and variable annuity licenses. Brian has achieved the Wealth Advisor, Portfolio Manager and Retirement Plan Consultant designations offered to preferred advisors. He also holds industry designations of Accredited Investment Fiduciary and Chartered Retirement Plans Specialist. He received a B.S. from Troy University and competed in Track & Field.

Brian's mother was diagnosed with ALS in 2002 and he has been a volunteer with the ALS Association Florida Chapter since 2004. He is also a co-founding member and past inaugural chairperson for the North Florida Regional Council for the ALS Association Florida Chapter.

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# Dale W. Martin of Professional Life Advisors Network



## **Dale W. Martin CLU, ChFC**

Dale is a planning resource who assists in protecting clients' lifestyles, legacies and wealth transfers. Through a holistic wealth management approach, he provides the insight of a seasoned life insurance, estate planning and financial planning professional. Dale coordinates the comprehensive service process with attorneys, accountants and other professionals, as well as through the underwriting and issuance of new policies. Ultimately, Dale helps plan for the various longevity issues that we may all experience.

### **Professional History**

Dale has over 38 years of experience in estate, business and financial planning. He spent the first 33 years of his career in the Twin Cities of Minnesota and moved his practice to South Florida in 2014.

### **Licenses and Certifications**

He holds the Series 7,63,26 and 65 securities licenses, as well as life and variable life licenses.

### **Affiliations**

Dale has been a 19 year qualifying member of the Million Dollar Roundtable/Top of the Table, an exclusive forum for highly successful planning professionals. He achieved the 2015 Top of the Table Chairman of the Board. He has been an industry speaker for this organization both in the U.S. and internationally in Canada, United Kingdom, China, Brazil, Argentina, Mexico, Romania, Poland, Thailand and Hungary.



# Managing your financial life at UBS

Wealth Planning



# A plan for your financial life

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- Life can be unpredictable, but it doesn't have to be unplanned

## What is a plan?

A financial plan is **tailored** to your personal goals for you and your loved ones at **every stage of life** and can help you create **legacies that matter**.

## What can I achieve through my plan?

- 1 Define your financial goals and how you plan to pursue them
- 2 View an illustration of your plan net worth, including assets and liabilities—which means how much you owe
- 3 Understand how changes can impact your outcomes
- 4 Uncover potential challenges
- 5 Receive planning recommendations for your consideration

# Understanding your needs and goals

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- Your plan can give you insight into what's possible for your future



## Wealth accumulation

- Budgeting and asset allocation
- Education planning
- Retirement planning
- Employee benefits
- Assess liabilities
- Social Security



## Wealth preservation

- Disability income insurance
- Tax planning
- Healthcare insurance
- Long-term care insurance
- Life insurance
- Longevity risk

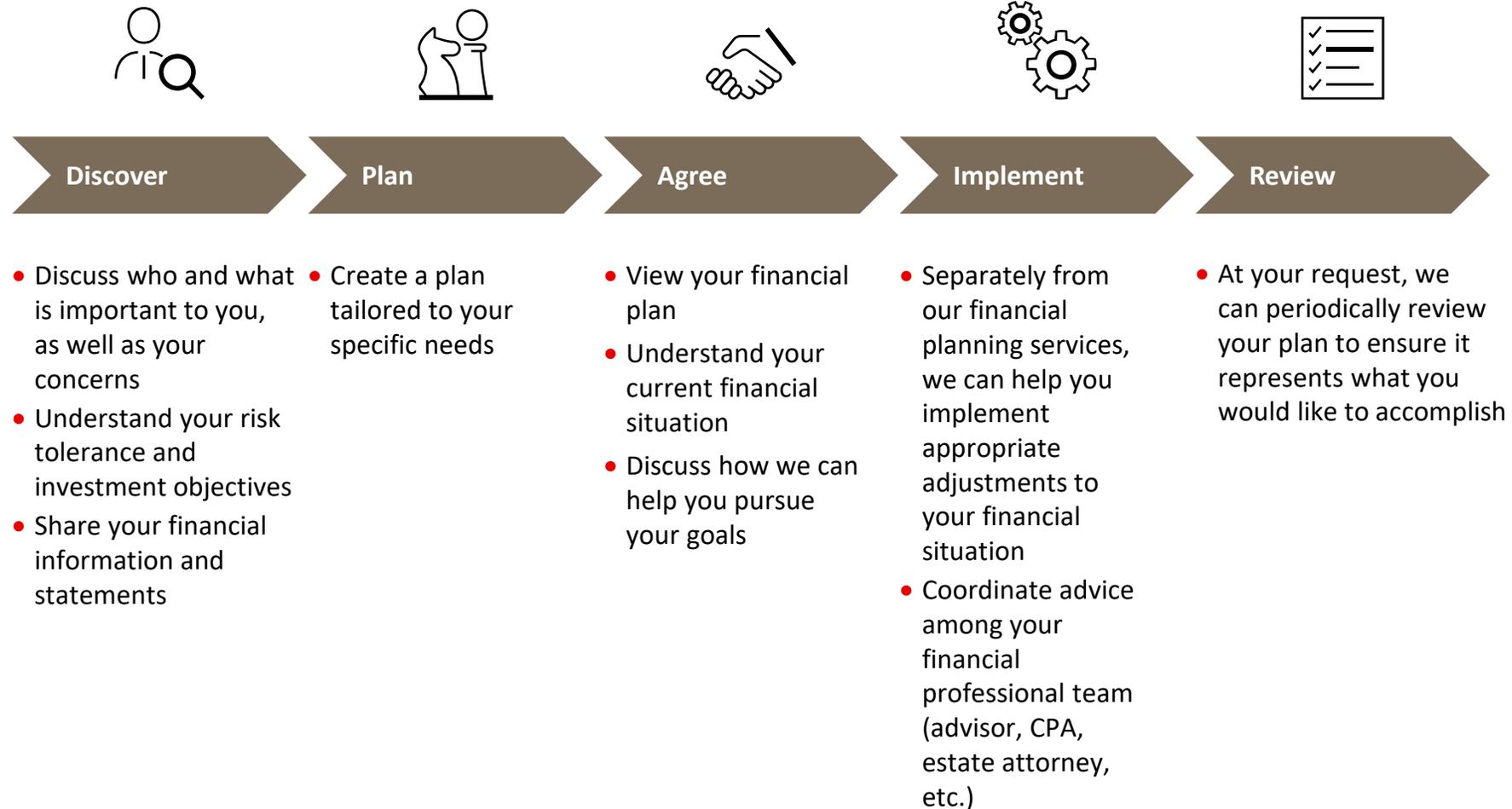


## Wealth transfer

- Legacy
- Gifting
- Philanthropy
- Life insurance
- Estate planning
- Trust solutions

# A disciplined process guides our approach

- As part of our wealth management process, we can use our knowledge and experience to create a customized plan tailored to your goals





# UBS Wealth Way

Working together to help you pursue what matters most

# Understanding your life, your wealth and what you want to accomplish is how we work together at UBS.

UBS Wealth Way starts 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. This approach can help you clearly understand where your money is—and why. The clarity it provides can help you stay focused on your long-term goals, no matter what the markets are doing.

**3** key dimensions to help:



UBS Wealth Way is an approach incorporating Liquidity, Longevity, Legacy, strategies that UBS Financial Services Inc. and our Financial Advisors can use to assist clients in exploring and pursuing their wealth management needs and goals over different timeframes. 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.

# Liquidity—to help maintain your lifestyle

Strategy to help you manage cash flow for near-term spending needs such as:

- Entertainment and travel
- Taxes
- Purchasing a home
- Tuition expenses
- Near-term expenses

## Timeframe

The next three years—continuously and over time

## Why it matters for you

- Understanding your cash flow can help give you confidence to fund near-term spending needs regardless of the markets
- Helps reduce the likelihood of making impulsive investment decisions during periods of market volatility

## How we can help

- Review your income and spending to make sure you can cover near-term expenses and make the most of the cash you have
- Introduce conservative investments that seek to provide a stable income stream and a return of principal
- Include borrowing strategies, when appropriate, to help fund immediate opportunities and unexpected expenses
- Account for the changing sources of liquidity as you age:
  - If you're working: You typically don't need to hold investment assets in the Liquidity strategy—other than an emergency fund—if your employment income meets day-to-day spending needs
  - If you're retired: We size the investment portion of a Liquidity strategy to cover spending in excess of income from pensions, annuities, Social Security and similar sources of income

Liquidity might include:\*



\*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. Borrowing is subject to credit or collateral approval.

# Longevity—to help improve your lifestyle

Strategy includes the resources and needs over the course of your life:

- Retirement
- Earnings potential
- Healthcare and long-term care
- Purchasing a second home
- College
- Caring for aging parents

## Timeframe

Four years from now—and throughout your life

## Why it matters for you

- Gain confidence in your future by understanding and identifying your financial needs throughout your life
- Allows you to shift your focus to help meet long-term goals, rather than attempting to outperform the markets

## How we can help

- Structure your Longevity strategy to be sized, invested and managed based on your goals and your objectives over your lifetime—with a focus on both funding your income in retirement and to help keep you from outliving your assets
- Incorporate assets with the potential for growth and a focus on longer-term risk—including inflation risk
- Estimate how much you'll need in your life and consider rising disability, long-term care and healthcare costs through the tools available at UBS

Longevity might include:\*

Earnings potential Real estate  
Long-term care insurance Professional portfolio management Equities and bonds  
Private equity 401(k) Disability insurance IRAs  
Structured products Pensions Social Hedge funds Education savings  
Sale of business or property Security Personal trusts Annuities  
Retirement savings Expected inheritance

# Legacy—to help improve the lives of others

Strategy seeks to help you improve the lives of others through:

- Giving to family and loved ones
- Making an impact on philanthropic organizations
- Providing wealth transfer over generations

Timeframe  
Now and beyond your lifetime

Why it matters for you

- Increase confidence by reframing risk based on specific legacy goals and longer timeframes
- Give now to make the most of your gifts to the people and causes you care about
- Gain the satisfaction of knowing you're making a difference

How we can help

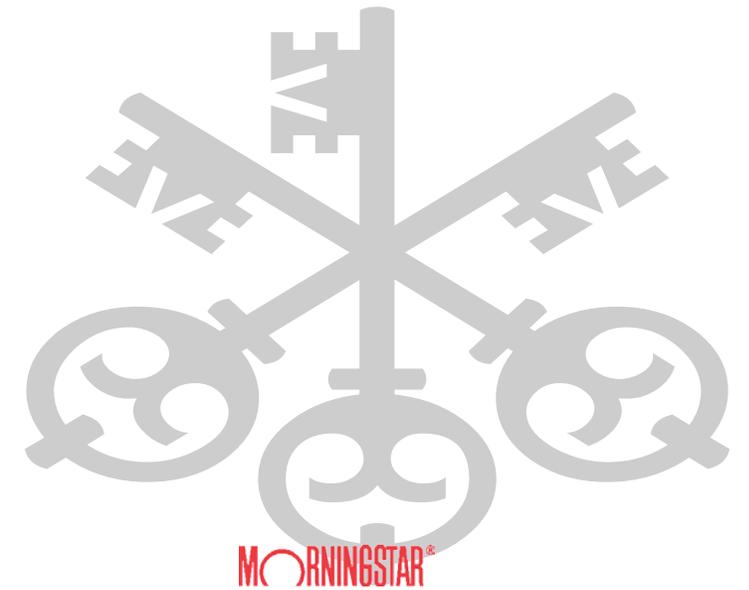
- Provide clarity on how to make an impact on others while also considering your ability to meet your own needs
- Identify assets with the potential for growth to generate returns over time—and incorporate tax-efficient gifting and life insurance protection strategies
- Show how your legacy strategy can serve as a blueprint for estate planning, trusts, donor-advised funds and wealth transfer strategies

Legacy might include:\*

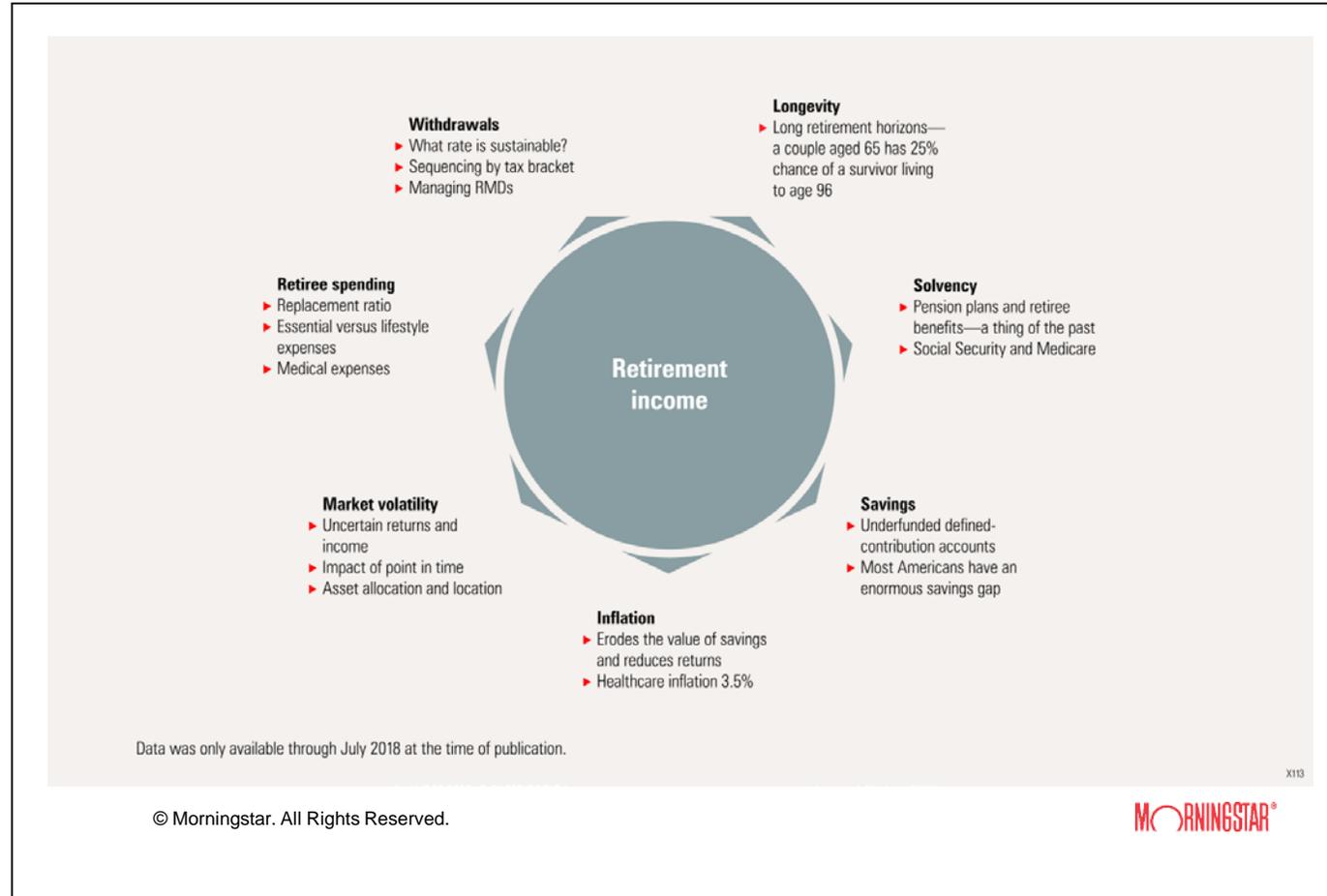
A word cloud of various legacy-related terms. The most prominent terms are 'Philanthropy services' and 'Rental property' in large, bold, dark red font. Other terms include 'Life insurance', 'Charitable trusts', 'Sustainable investing', 'Family Office', 'Equities & Bonds', 'Real estate', 'Hedge funds', 'Structured products', 'Donor-advised funds', 'Private equity', 'Business equity', 'Retirement savings', 'Artwork and collectibles', 'Estate plans', 'Private foundation', 'Planned giving', and 'Second home'.



# Retirement income

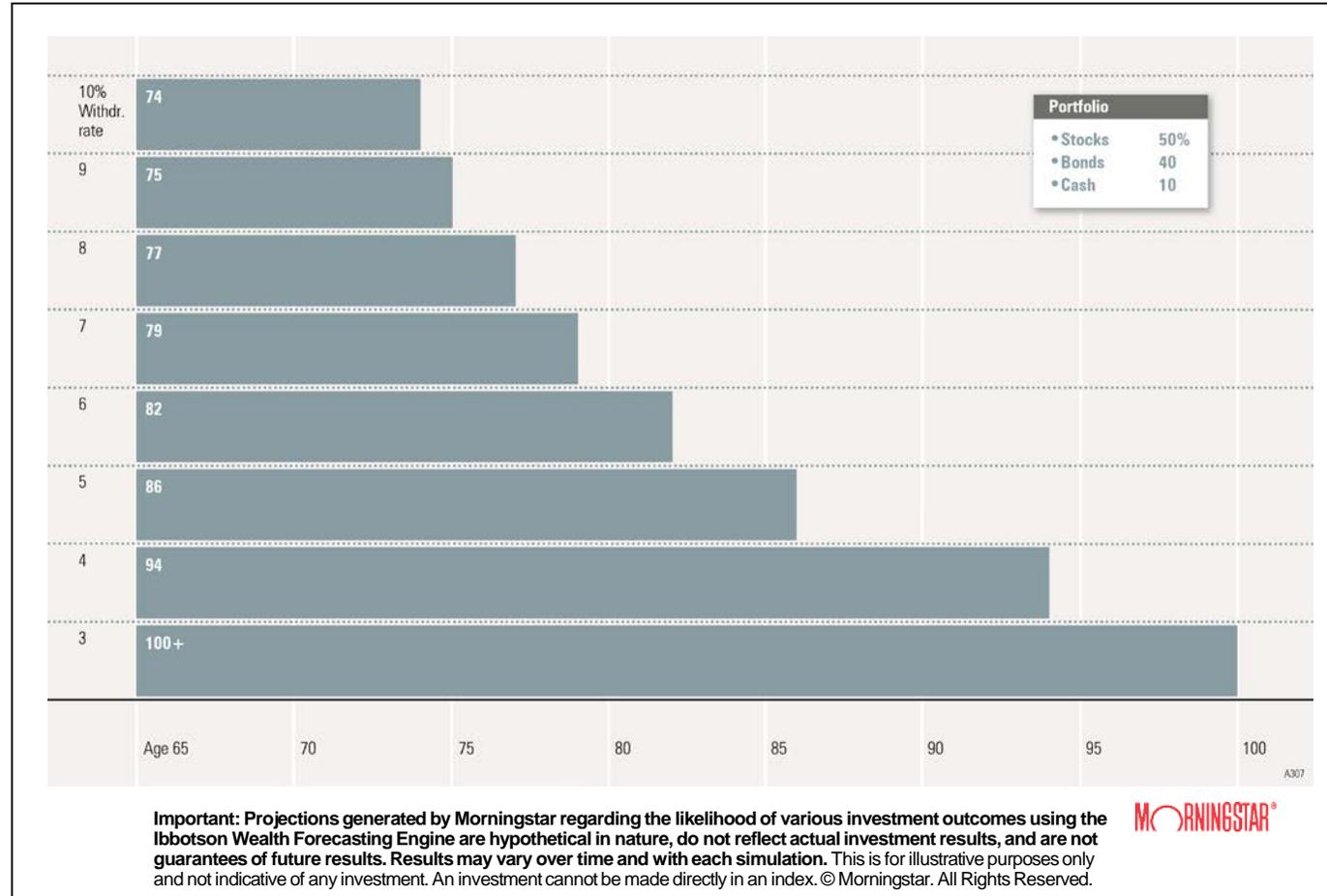


# Retirees face numerous risks



# Retirement Assets Deplete Faster With Higher Withdrawal Rates—Age to which a portfolio may last based on...

- ...withdrawal rate (90% confidence level)

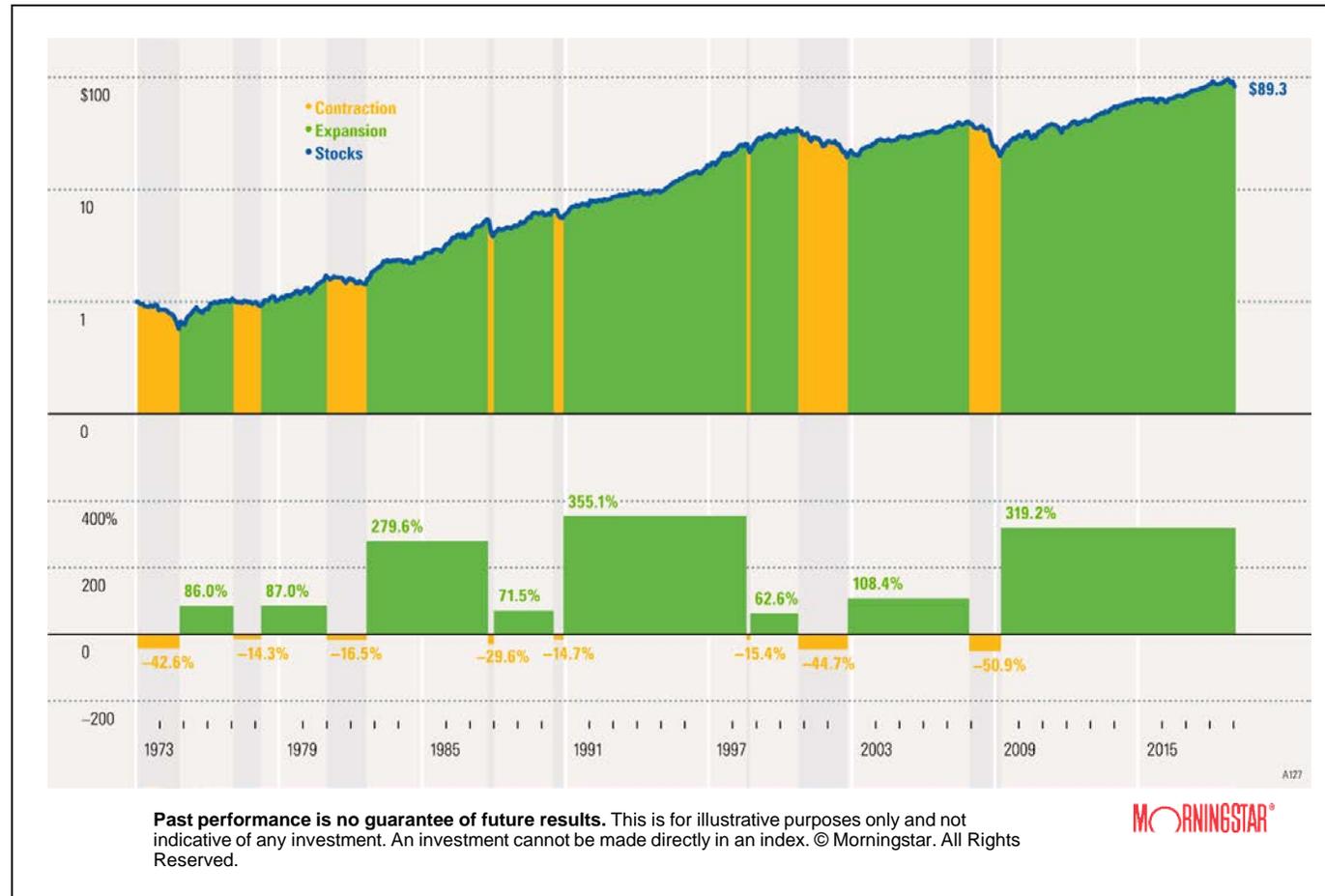




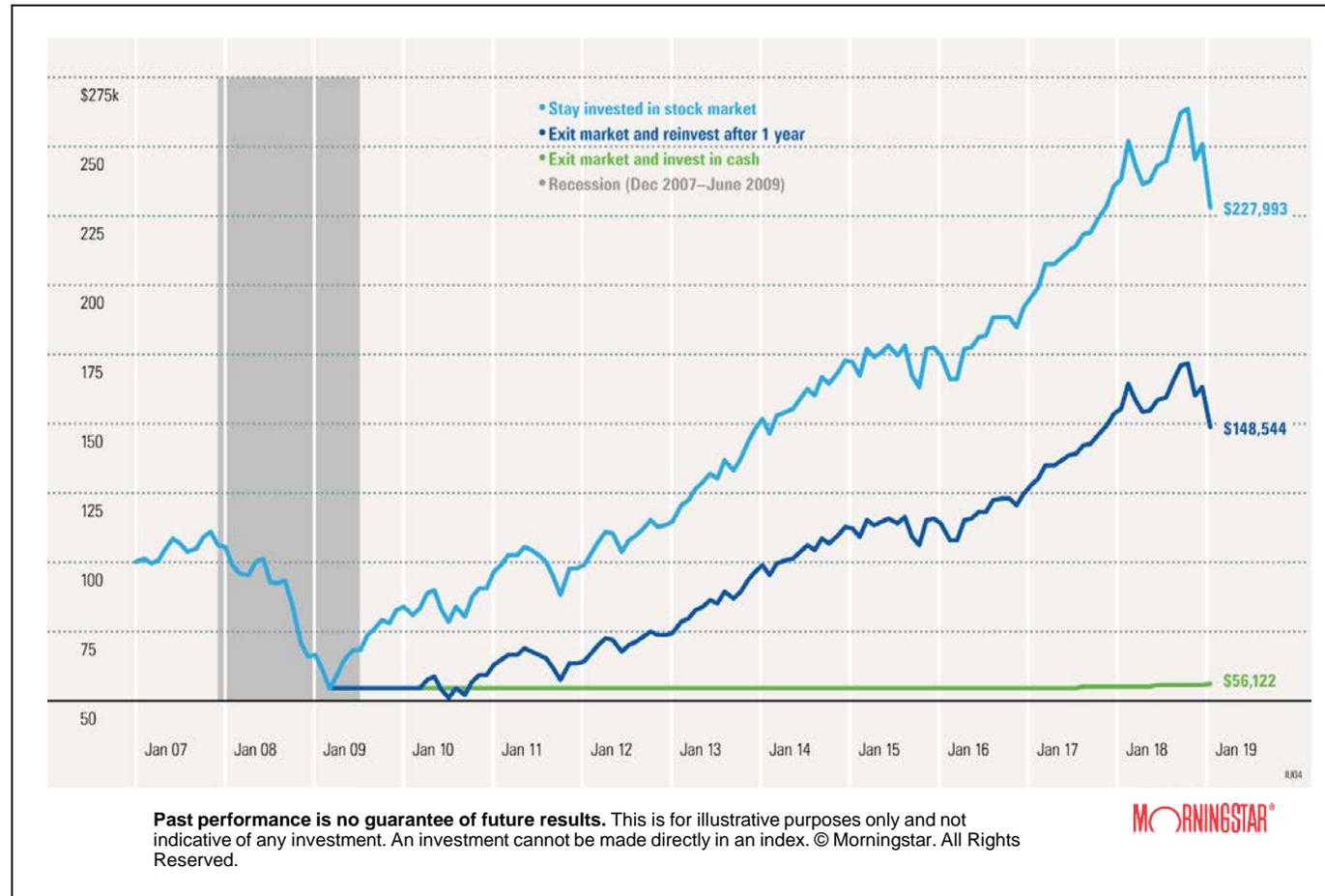
# Downturns and recoveries



# Stock market contractions and expansions—1973 – 2018



# The importance of staying invested—Ending wealth values after a market decline





# How to protect against the unexpected

- Dale W. Martin, CLU<sup>®</sup> ChFC<sup>®</sup>
- Professional Life Advisors Network

Brian D. Chappell, CRPS<sup>®</sup>  
Vice President-Wealth Management



# Protect against what?

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What if...?

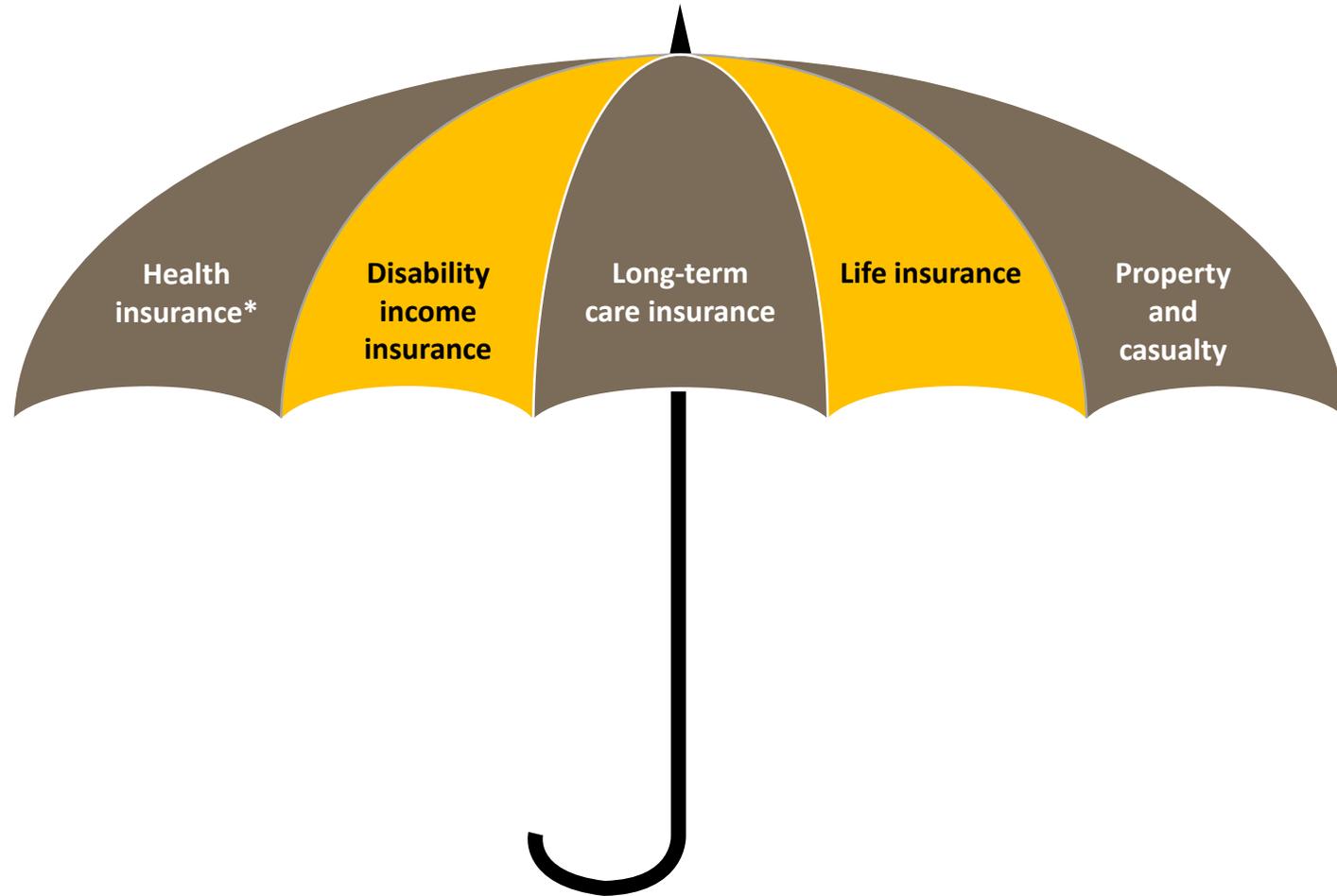
death

illness

disability

# Protection—Types of coverage

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- \* UBS does not offer health insurance solutions.

## Protection—Types of coverage

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- Health insurance\*
- Disability income insurance
- Long-term care insurance
- Life insurance
- Property and casualty

- \* UBS does not offer health insurance solutions.

# What are the risks of not being protected?

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## What might it cost you to "not" have insurance?

The average cost for facility care can vary widely. The cost of care within your local area can differ greatly. High-quality care may cost more than average.

### Cost for private room in skilled nursing facility\*

	<b>Miami-Ft. Lauderdale, FL</b>	<b>Phoenix- Mesa, AZ</b>	<b>Atlanta, GA</b>
Metro average	\$10,157	\$10,741	\$7,545
Maximum cost	\$13,500	\$21,180	\$9,897
State average	\$9,769	\$8,816	\$6,911

- Based on 30 days/month.



# How to protect yourself—Key decisions

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## Life insurance

- Term life insurance or whole life insurance?

## Term insurance

Pure insurance and only for a finite duration

## Permanent insurance

Provides a cash accumulation or a death benefit

## Health insurance\*

- Premium costs versus deductible level
- What kind of healthcare program is best for you?

Lower deductible

Higher premiums

Higher deductible

Lower premiums

- \* UBS does not offer health insurance solutions.

# Disability income insurance—Key considerations

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- Short term or long term?
- Can you afford a waiting period?
- Coverage until age 65, or only for five to ten years?
- What percentage of salary to replace?
- "Own occupation" vs. "any occupation"



# Estate planning

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## Checklist

- Will
- Financial power of attorney
- Living will
- Healthcare power of attorney



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# Protect your health

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**Preventive medicine saves money,  
helps you feel good and is fun!**

- Eat well
- Stay active
- Sleep well
- Get regular physical checkups



# Important information

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We are providing the descriptions in this document to help you understand services or products we may make available to you, or factors that you should generally consider when deciding whether to engage in any transaction, service or product. Please note that it is important that you evaluate this material and exercise independent judgment when making investment decisions. This information, including any description of specific investment services or products, is marketing material and is solely for the purposes of discussion and for your independent consideration. It should not be viewed as a suggestion or recommendation that you take a particular course of action or as the advice of an impartial fiduciary.

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## **Equity risk**

The value of investments in equity securities will fluctuate in response to general economic conditions and to changes in the prospects of particular companies and/or sectors in the economy.

## **Fixed Income risk**

The value of the portfolio will fluctuate based on the value of the underlying securities. Two main risks related to fixed income investing are interest rate risk and credit risk. Typically, when interest rates rise, there is a corresponding decline in the market value of bonds. Credit risk refers to the possibility that the issuer of the bond will not be able to make principal and interest payments.

## **International securities risk**

The value of the portfolio will fluctuate based on the value of the underlying securities. Foreign investing involves risks, including risks related to foreign currency, limited liquidity, less government regulation and the possibility of substantial volatility due to adverse political, economic or other developments.

**Mutual funds, [money market funds], and [Exchange Traded Funds] are sold by prospectus. *Please consider the investment objectives, risks, charges and expenses carefully before investing.* The prospectus, which contains this and other information, can be obtained by calling your Financial Advisor. Read it carefully before you invest.**

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# Thank you

The projections and other information generated by financial plans regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect investment results and are not guarantees of future results.

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