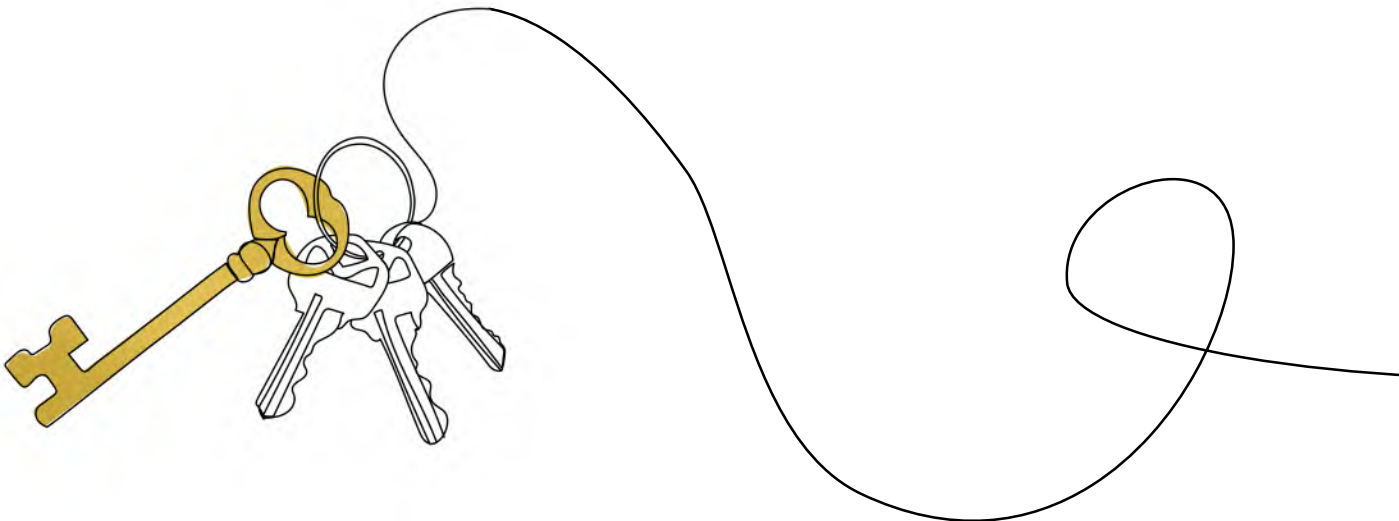


# Money Beliefs Kickstart Guide

These conversations are tricky, but if you understand why your partner feels differently it will be easier to come to a compromise. Use this guide to help start a conversation that gets to the root of both your values.

- Who do you want to receive your wealth if you're no longer able to enjoy it?
- Who are the most important people in your lives and how should your wealth be divided among them?
- Do you and your partner agree on how much to leave to your children, if any?
- Do you want to leave anything to the people or causes you care about?
- Do you want to put any parameters around inheritance?
- If you and your partner disagree, can you find a compromise with elements that are important to you both?



In providing wealth management services to clients, we offer both investment advisory and brokerage services which are separate and distinct and differ in material ways. For information, including the different laws and contracts that govern, visit [ubs.com/workingwithus](https://ubs.com/workingwithus).

UBS Financial Services Inc. is a subsidiary of UBS AG. Member FINRA/SIPC. Approval Date: 4/10/2019 Review Code: IS1901614 Expiration Date: 4/30/2020