

Private Wealth Management

Easing the transition from high-earning years to a comfortable retirement

The challenge

An executive client with more than 25 years at a publicly traded firm was planning to retire within the year. The enormous life change presented a number of financial challenges related to the client's concentrated stock positions, stock options, tax reduction and legacy planning for his heirs.

The strategy

His Private Wealth Advisor team partnered with the UBS Private Planning team to develop a holistic financial plan that represented the client's complete net worth, helped define his risk/return profile, his current and long-term income needs and legacy goals. Essentially, they created an appropriate blueprint that ensured our client made a successful transition from high-earning years into retirement.

Guided by the private plan, the team structured a diversified portfolio by monetizing his corporate stock position through a 10b5-1 trading plan. They also enhanced his income through a call writing strategy that increased cash flow. This strategy not only provided a comfortable income stream, but also generated a surplus to fund an irrevocable life insurance trust that enhanced this client's assets enough to create a family legacy.

The follow-up

The client and his wife continue to engage the team for oversight of their current portfolio and the portfolios of their two grown daughters. The team has become a trusted resource for ongoing guidance in light of changing markets, helping to keep the entire family's wealth plans dynamic and flexible as their lives and needs evolve.

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