

Participant Resources

We wanted to reiterate that you have access to the UBS Retirement Plan Consulting Team who can answer questions about the company's retirement plan and provide general financial education to help achieve your goals. Please click on the below link and go to the "My Perspectives Section" to access the below information.

[Participant Resources Click Here](#)

UBS Financial Wellness Center

The UBS Financial Wellness Center is a dedicated online portal that offers information tailored to your life stage on wide-ranging topics to help you gain the confidence to make smart financial decision and save for a brighter future.

Five actions to consider in times of volatility

Whether or not you're familiar with the term, there's a good chance you've felt the sways of volatility—it is (and always has been) a normal part of investing. But as you listen to news about the rising number of COVID-19 cases and watch your investments move in response, the question may be creeping up again: Is there anything you could be doing?

10 reasons to stay invested

Given current volatile market conditions related to the COVID-19 pandemic, many investors are looking to cash as a tool for protecting against worst-case scenarios. And while this is prudent to some degree, it is also important to consider the question: how much cash is too much? Many investors hold more than they need. Here are 10 reasons why the UBS Chief Investment Office (CIO) believes that investors can enhance returns by putting excess cash to work now.

Asset allocation and diversification – what you need to know

While the terms “asset allocation” and “diversification” are sometimes used interchangeably, they are distinctly different strategies. Understanding each and how the pair can work together may help to reduce risk and with pursuing your long-term goals, even in today's challenging market environment. In applying an asset allocation strategy to your individual situation, you may also consider other assets, income and investments, including home equity, individual retirement accounts (IRAs), employer stock and personal savings.

Don't let bad timing ruin your retirement plan

Sequence risk is the most important threat to retirement success, when negative returns transpire early in retirement while taking withdrawals. Essentially, "sequence risk" is a type of bad timing, which makes this current bear market particularly ill-timed, because it's taking place when millions of Americans—more than ever—are reaching retirement age.

How and why does rebalancing add value?

This article discusses how rebalancing would have worked in previous market cycles, and how a rebalanced portfolio would have performed versus a simple "buy and hold" approach.

Retirement Related Provisions of the CARES Act – Summary & FAQ

This FAQ provides a summary and some frequently asked questions regarding the two key retirement related provisions in the CARES Act.

To speak with a member of our team regarding your personal retirement savings strategy, please contact:

Rita Fiumara, CIMA, CRPS, AIF
Senior Institutional Consultant
Senior Retirement Plan Consultant
Senior Vice President Investments
Tel: 312 525-4593
E-mail: rita.fiumara@ubs.com

Sam Moroni, CRPS
Senior Wealth Strategy Associate
Tel: 312-525-4867
E-mail: samuel.moroni@ubs.com

Joe Schultz, CRPS
Registered Client Service Associate
Tel: 312-525-4310
E-mail: joseph.schultz@ubs.com