Whether your future plans depend on growing your wealth, preserving your wealth, passing your business to your beneficiaries, or transferring your excess wealth to children, grandchildren, or favored charities, a strategic wealth plan can help you achieve these important goals.

**Strategic planning, thoughtful recommendations**

At The Private Bank, our team of wealth planning professionals, comprising CPAs, MBAs, JDs, LLMs (tax), and CFPs, provide the knowledge, expertise, and practical experience to help you accomplish your financial goals.

When you partner with The Private Bank, each wealth planning engagement is overseen by a senior wealth strategist, who will work closely with you to deliver:

- **Customized recommendations** and solutions gained from years of experience in designing and implementing effective wealth strategies.
- **An integrated approach** based on time-proven processes that yield strategies and solutions to address your specific goals and objectives.
- **A clear and complete assessment** of your current situation and specific steps to achieve your short- and long-term objectives.
- **Access to a broad array of wealth management services and solutions** that work together to address your unique circumstances.
- **Assistance with the implementation** of your wealth plan.

A strategic wealth plan from The Private Bank can help you integrate the multiple elements of your overall financial picture—and serve as the blueprint for your future. We provide the objective guidance and recommendations to help you reach your goals—and we can also help you implement your plan every step of the way.
Wealth Planning

The LIFE Wealth Cycle

At the heart of The Private Bank experience is a deliberate and thoughtful process we use to help our clients achieve their goals and dreams. Our approach is the LIFE Wealth Cycle, through which we *Listen, Interpret, Formulate, and Evolve* with our clients. Through this process, we gain a deep understanding of what is important to our clients and an appreciation of their unique circumstances. This in-depth knowledge allows us to formulate a customized strategy that evolves with our clients’ ever-changing needs.

**LISTEN**

to you, gaining a deep understanding of what is important to you now and in the future.

**INTERPRET**

your unique circumstances to identify and analyze opportunities that can best meet your goals.

**FORMULATE**

and implement a highly customized strategy grounded in the expertise of an integrated, experienced team of professionals.

**EVOLVE**

by growing with you and adjusting your financial plan as life changes.

The development of your comprehensive wealth plan will follow the LIFE Wealth Cycle process:

**Listen**—We carefully listen to gain a deep understanding of your goals and priorities for your family, business, retirement, and charitable interests.

**Interpret**—We interpret and confirm your unique situation, as this forms the basis for our customized, comprehensive analysis of your strengths, concerns, and opportunities.

**Formulate**—We formulate recommendations that are customized for you, and coordinate with The Private Bank Team and your advisors* to implement a plan designed to help you achieve your goals and priorities.

**Evolve**—As your life, family, business, and investments evolve and change, we maintain an ongoing personal dialogue designed to keep your wealth plan aligned to your goals.

* Clients requiring investment, brokerage, and insurance advice will work directly with either Union Bank’s investment subsidiary, HighMark Capital Management, its brokerage subsidiary, UnionBanc Investment Services, or its insurance division, UnionBanc Insurance Services.1,2
Wealth Planning

Wealth planning packages

At The Private Bank, we offer three levels of planning to best meet the needs of our clients.

**Platinum**—designed for clients whose primary planning needs include cash flow or retirement planning analysis, investment analysis, education funding, and life insurance evaluation. Additionally, clients have the option to obtain our planning advice in the areas of basic estate tax planning, income tax planning, and stock option planning.

**Platinum Plus**—serves clients whose needs include the planning areas of the Platinum package but also require assistance with more advanced estate planning, stock option planning, income tax planning, and business succession planning.

**Platinum Preferred**—assists clients with more complex financial issues, including the planning areas of the Platinum and Platinum Plus packages, and may also incorporate advanced estate tax planning, business succession planning, complex tax planning, and advanced charitable planning.

At The Private Bank, you can rely on our team of wealth professionals to understand the intricacies of your financial situation—no matter how complex. Whether you want to grow, preserve, gift, or protect your wealth for future generations, a soundly crafted wealth plan can help. Our wealth team members and specialized financial services are available to help you achieve your goals.

<table>
<thead>
<tr>
<th>YOUR CONCERNS</th>
<th>HOW THE PRIVATE BANK AND YOUR ADVISORS CAN HELP</th>
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<tbody>
<tr>
<td>Investment Analysis</td>
<td>Analyze existing investment portfolio with cash flow needs, risk tolerance, and appreciation objectives in mind, and make recommendations regarding asset allocation and overall investment strategy</td>
</tr>
<tr>
<td>Cash Flow/Retirement Analysis</td>
<td>Establish retirement income needs, review investment strategies, and determine optimal withdrawal strategy</td>
</tr>
<tr>
<td>Basic and Advanced Estate Planning</td>
<td>Assist in establishing wealth transfer goals; review current will, trust, beneficiary designations, and asset ownership; develop strategies to minimize estate and gift taxes and maximize wealth transfer; coordinate philanthropic program</td>
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<tr>
<td>Income Tax Planning</td>
<td>Review existing tax returns to identify tax saving opportunities, prepare multiyear income tax projections</td>
</tr>
<tr>
<td>Life Insurance Analysis²</td>
<td>Assist in setting target rate of return and risk parameters, provide asset allocation recommendations, and recommend rebalancing or other necessary adjustments</td>
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<tr>
<td>Advanced Insurance Planning</td>
<td>Review current insurance coverage, assess capital needs of survivors, provide objective recommendations for coverage</td>
</tr>
<tr>
<td>Education Needs Analysis</td>
<td>Establish needs, identify appropriate funding vehicles, develop a systematic savings plan</td>
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<tr>
<td>Business Succession Planning</td>
<td>Assist in obtaining business valuation services, analyze alternative transfer and funding strategies, coordinate with retirement and estate planning</td>
</tr>
<tr>
<td>Stock Option Planning</td>
<td>Evaluate terms and restrictions related to stock options, and make recommendations for managing options and related stock positions</td>
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Access to smart solutions

With its heritage of strength and stability, The Private Bank offers you exclusive access to a wide range of specialized resources, products, and services, including private banking, trust and estate services, and—through our subsidiaries, HighMark Capital Management, UnionBanc Investment Services, and UnionBanc Insurance Services—investment management, brokerage, and insurance services.¹,²

Strength and stability

Union Bank is a proud member of the Mitsubishi UFJ Financial Group (MUFG, NYSE:MTU), one of the world’s largest financial groups with operations in more than 40 countries. Our stability and global reach enable us to provide a wide range of products and services to our customers.

For more information visit us at unionbank.com

¹ HighMark Capital Management, Inc., an SEC-registered Investment Adviser, is a subsidiary of Union Bank, N.A. Investments recommended by HighMark Capital Management involve risk, including possible loss of principal, are not insured by the FDIC or any other government agency, and are not obligations of or guaranteed by Union Bank, HighMark Capital Management, or any affiliates. Past performance is not an indication of future results.

² UnionBanc Investment Services LLC is a registered broker-dealer, investment advisor, member FINRA/SIPC, and subsidiary of Union Bank, N.A. UnionBanc Insurance Services is a division and dba of Union Bank, N.A., (CA Insurance License #0817733). Non-deposit investment products available through UnionBanc Investment Services and/or UnionBanc Insurance Services:

- Are NOT insured by the FDIC or by any other federal government agency
- Are NOT Bank Deposits
- Are NOT guaranteed by the Bank or any Bank Affiliate
- Are subject to investment risk, including the possible loss of principal
- Insurance and annuities are products of the insurance carriers.

Wills, trusts, foundations and wealth planning strategies have legal, tax, accounting and other implications. Clients should consult a competent legal or tax advisor.