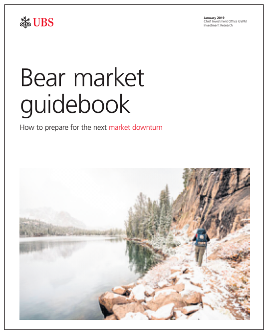
Are you ready for the next bear market?

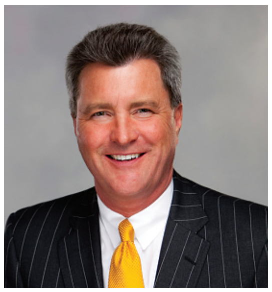
Prepare for the next market downturn

The current economic expansion and equity bull market may continue for several years. Even so, investors should not wait until the next downturn is imminent before they take commonsense steps to plan for one. For the well-prepared, a bear market can be an opportunity to improve long-term returns.



The UBS Chief Investment Office's *Bear market guidebook* addresses three questions:
- What are the characteristics of a bear market?
- How can we prepare our portfolios and financial plans for the next downturn?
- What steps should we take in the middle of a bear market?

Visit our website at **ubs.com/team/burishgroup** to explore the *Bear market guidebook*.



Andrew D. Burish, CIMA®
Managing Director

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The Burish Group
UBS Financial Services Inc.
8020 Excelsior Drive, Suite 400
Madison, WI 53717
608-831-4282
burishgroup@ubs.com

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*As of 1 April 2019.

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