

Land of opportunity

O'Leary Partners

Private Wealth Management

Agricultural resources and expertise tailored to your needs



Whether you're a farmer, rancher or entrepreneur, if you're a landowner, you understand the value of this substantial asset—and the challenges of managing and helping to preserve, grow* or exit your investment. At O'Leary Partners, we have the experience and resources to help you optimize every opportunity for pursuing those goals.

With an office in New York City and a presence in Southern Florida, our team is your local touchpoint for access to the expansive resources and thought leadership of UBS, a global powerhouse in wealth management.

Types of properties we work with

- Agricultural lands
- Farmlands
- Ranch and timberlands
- Historic plantations
- Horse farms
- Large-tract recreational or conservation lands

Types of property usage

- Vegetables
- Citrus
- Tree nuts
- Cotton
- Swine
- Grain
- Cow/calf operations (dairy/beef)
- Timberland/recreation land
- Turf, grass and sod

A multigenerational focus

Like any business, family businesses face challenges in planning transitions of ownership and management. In fact, industry experts estimate that about 30% of family businesses remain active through the second generation of ownership and 10% through the third.¹ It's never an easy choice to pass on the business you've spent years building. But we have the experience and the network of professionals to address your generational planning needs.

Because family participation is so critical, we help you develop a family vision for what you would like to achieve and help educate family members—immediate or extended—about the responsibilities of inherited wealth. Expect a customized and tax-efficient strategy for transitioning your land to future generations or meaningful causes you support.

Exit planning and business transition

Our team has found that many business owners haven't focused on planning their exit—particularly the estate planning necessary for a large liquidity event. Even more important, they may not have prepared themselves financially—or mentally—for taking this major step.

That's why we work with you throughout the decision-making process. Our early-stage involvement and planning conversations enable us to access all of the UBS resources you need to support your business goals as well as long-term wealth preservation and tax planning.

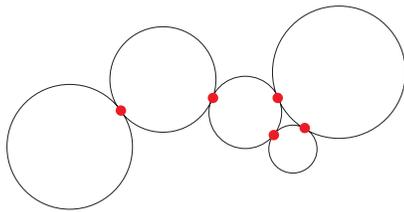
One relationship. All of UBS Private Wealth Management. You. Connected.

As a UBS Private Wealth team, we connect you to expansive resources—the full depth and breadth of UBS platforms and expertise. We'll explore how your assets can best serve you and those you care about today and tomorrow.

O'Leary Partners

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Wealth and legacy planning

- Trust and estate planning strategies
- Income tax strategies
- Cash flow analysis
- Business succession planning
- Family wealth transitions

Investing

- Industry-leading market insights and thought leadership
- Portfolio management
- Sustainable and impact investing
- Structured solutions
- Alternative investments
- Direct investments in equity, debt and real estate

Investment banking

- M&A advisory services
- Private equity and debt financing

Lending strategies and liquidity management

- Securities-backed lending
- Private, restricted and concentrated stock lending
- Complex asset lending
- Early-stage growth capital

Family enterprise

- Family governance and family meetings
- Multigenerational financial education and stewardship
- Family office design and structure

Philanthropy

- Charitable giving
- Strategies to maximize philanthropic impact
- Venture philanthropy

* Investing involves risk including the potential of losing money or the decline in value of the investment. Performance is not guaranteed.

¹ Craig Aronoff, Family Business Consulting Group, www.thefbcg.com/Family-Business-Survival—Understanding-the-Statistics, accessed February 20, 2017.

Borrowing using securities as collateral involves special risks, is not suitable for everyone and may not be appropriate for your needs. All loans are subject to credit approval, margin requirements, and margin call and other risks; credit lines may be subject to breakage fees. For a full discussion of the risks associated with borrowing using securities as collateral, review the Loan Disclosure Statement included in your application package/account opening package. **UBS Financial Services Inc. (UBS-FS) and its Financial Advisors have a financial incentive to recommend the use of securities backed loans, rather than the sale of securities to meet cash needs because we receive compensation related to the loan as well as the investments used to secure the loan.** We benefit if you draw down on your loan to meet liquidity needs rather than sell securities or other investments, and have a financial incentive to recommend products or manage an account in order to maximize the amount of the loan. UBS-FS and its Financial Advisors and employees offer banking and lending products to clients through our affiliates and third-party banks in our capacity as a broker-dealer and not as an investment adviser.

UBS Bank USA, UBS-FS, their employees and affiliates do not provide legal or tax advice. You should contact your personal tax and/or legal advisors regarding their particular situations, including the legal and tax implications of borrowing using securities as collateral for a loan.

Important information about brokerage and advisory services.

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review client relationship summary provided at ubs.com/relationshipsummary, or ask your UBS Financial Advisor for a copy.

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