Elliott Appel oversees UBS's structured product origination, development and execution functions. His responsibilities include managing UBS's product offerings, new product capabilities, strategic initiatives, trading and execution, education, marketing and analytics. Elliott also leads our operational risk and business management initiatives.

Elliott joined UBS in 2009 as part of the Legal Department. In his legal capacity, Elliott counseled Structured Products and Fixed Income Solutions (Taxable and Municipal) on syndicate and secondary transactions as well as regulatory and risk items. He began with Structured Products as the Head of Business Development in 2016, responsible for new strategic initiatives, product governance and risk management. In 2024 Elliott became the Head of Product, responsible for the origination, development and execution of structured products.

Elliott holds a B.A. in Political Science with a double major in International Business from Washington University in St. Louis. He also holds a J.D. from Brooklyn Law School. Elliott holds FINRA Series 7, 66, 79, and 24 licenses and is a registered attorney in New York.

Karina Mattis

Private Wealth Management

Karina Mattis
Head of Managed Options Strategies
Executive Director
201-352-7032
karina.mattis@ubs.com

advisors.ubs.com/fs

Delivering unique solutions for concentrated positions

Karina Mattis is an Executive Director with the UBS Advisory Solutions group, serving as the Head of Managed Options Strategies. In her role, Karina is responsible for developing options-based advisory strategies for ultra-high net worth investors. She and her team also manage the Options Overlay and Concentrated Equity Solutions (CES) platforms.

Having joined UBS in 2017 from Morgan Stanley and Credit Suisse, Karina brings two decades of relevant experience across a variety of sales and product roles including sales and strategy for taxable fixed income, equities, advisory solutions and structured products. Karina has a BA from Rutgers University and an MBA from Fordham Gabelli School of Management. She lives in Glen Rock, New Jersey with her husband and three children.

Lindsey Ludwig, CFA, is a senior Option Strategist at BlackRock. In her current role, Lindsey provides comprehensive derivative expertise on actively managed customized option overlay strategies to advisors and investment teams. The Option Strategist role was created in conjunction with BlackRock and SpiderRock Advisor's strategic partnership, announced in 2021.

Before BlackRock, Lindsey spent five years developing an options overlay business at Sagewood Asset Management. At Sagewood, Lindsey educated financial advisors on the potential benefits and risks of volatility-harvesting index option strategies. Prior to joining Sagewood, Lindsey spent three years on the Investment Grade Credit sales and trading floor at JP Morgan.

A CFA Charterholder, Lindsey graduated Magna Cum Laude from Cornell University with a B.S. in Applied Economics & Management as well as a B.S. in Communication. At Cornell, Lindsey was captain of the Sailing team and was named an Academic and Athletic All-American in the Spring of 2013. Lindsey lives in Boston, MA with her husband, Collin, daughter, Campbell, and their energetic dog, Zoe.

PGIM INVESTMENTS

ROBERT HOLDERITH

Head of PGIM Custom Harvest
PGIM Custom Harvest

Robert Holderith is the head of PGIM Custom Harvest (formerly known as Green Harvest Asset Management).*

Experience. Robert joined PGIM Investments in December 2021 and founded Green Harvest in 2017. He was previously president and founder of Emerging Global Advisors, LLC (EGA), the advisor to the EGShares family of ETFs, where he was responsible for all aspects of the formation of the firm, including research, portfolio management, product development, index conception and design, technology infrastructure, and sales. Robert has been implementing, structuring, and developing ETFs and related strategies since 1999.

PURSUING CONSISTENT OUTPERFORMANCE THROUGH ACTIVE INVESTMENT SOLUTIONS

At PGIM Investments, we provide access to active investment strategies across the global markets in the pursuit of consistent outperformance for investors. We're part of PGIM, the global investment management business of Prudential Financial, Inc.—the world's 14th-largest investment manager with more than $1.4 trillion in assets under management (AUM)[1] and a company that individuals and businesses have trusted for over 145 years. Our scale and investment experience allow us to deliver a diversified suite of actively managed solutions across a broad spectrum of asset classes and investment styles.