Confidential

Sanctuary Private Wealth

UBS Private Wealth Management

Sanctuary Private Wealth

At Sanctuary Private Wealth, we understand that significant wealth requires tailored, custom solutions. We work with a select number of highly successful business executives and business owners, institutions, multigenerational families and family offices—helping them organize and simplify their financial lives, no matter how complex.

We treat each and every client like family and work hard to build collaborative relationships that are grounded in trust. Because we understand first-hand the complexities and challenges that come with family wealth, we help you make rational, smart decisions in what is often an irrational world. And, by taking excellent care of your financial assets, we free you and your family up to live your lives, manage your businesses and pursue your passions.

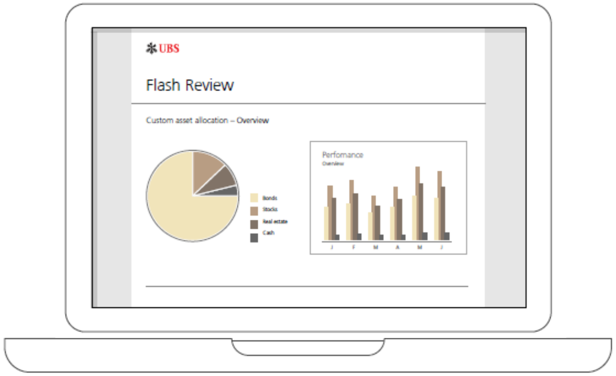
A holistic approach

Our clients—whether successful entrepreneurs, business owners, institutions or families with substantial wealth—expect us to assist with all aspects of their financial lives. Our approach is to take a truly holistic view of each client's wealth—from the financial to the personal. We take the time to get to know you, to understand how you view your wealth and how you want to employ it, both for today and into the future.

Flash Review: a complete, customized snapshot of your finances delivered monthly

To provide each client with a meaningful overview of their financial life, we provide a comprehensive monthly snapshot that we individually create for each client. We look at assets held at, and outside of, UBS. The resulting "Flash Review" collects information about each client's investment portfolio as well as other financial assets, including hard assets such as collectibles and real estate.

Our clients find this broad view of their "net worth" to be an invaluable tool. Each report provides asset allocation details, tracks liquidity levels and returns, as well as changes in cash flow and valuations.



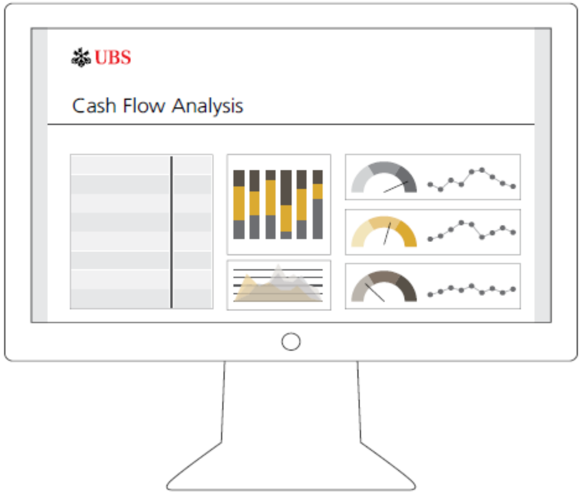
The art of cash flow analysis

Taking a closer look at your cash flow can help shape your current goals and also inform your future objectives and aspirations for your wealth. By offering each of our clients a detailed, forward-looking cash flow analysis, we can help jump-start a deep conversation—and maybe even some soul searching—about how your wealth can work for you. Through this process, we unlock a wealth of useful, actionable information about the priorities that guide your current spending as well as your plans for the future—whether those plans include home purchases, extensive travel or charitable giving.

Cash flow analysis: an invaluable tool

This analysis looks at your existing cash outflows and considers future expenses and desires. We also fold in a number of external factors including inflation, taxes and expected lifespan. Using this information, and with the aim of helping you successfully achieve your longer-term financial and lifestyle goals, we stress-test your portfolio against a number of different forward-looking projections and scenarios, allowing us to develop a realistic and achievable probability of success.

We undertake this customized and detailed process with each and every client—before we make a single investment recommendation. No matter how much wealth you have, the insight that this report can provide into your current and future cash flow can help provide clarity about where you stand right now—and, looking forward, to ensure that your financial priorities remain well-aligned with what matters most to you.



Sophisticated advice

As Private Wealth Advisors, we put our decades of experience with sophisticated investors to work for you. We take the time to get to know each client: their goals, concerns and aspirations. From there, we create a bespoke plan that is truly customized for each and every relationship. This, we feel strongly, is the best possible starting point for informed decisions and a targeted financial plan. Whether you are focused on optimizing your asset allocation, fine-tuning your philanthropic giving or tackling the most complex of estate planning challenges, we are with you every step of the way.

Institutional-level solutions

Our team's past institutional experience, and our deep understanding of complex markets and financial transactions, means that we can bring institutional-level acumen and sophistication to our private client relationships.

This approach carries through to our process, which is disciplined, innovative and designed to be responsive to external events. When it comes to asset allocation, we tend to be reasonably active. We employ models when it makes sense but also opportunistically seek out best-of-breed managers to help round out investment portfolios. Above all, we keep our clients focused on their big-picture goals, even during volatile times.

Accessing all that UBS has to offer

At UBS, we offer a genuine private banking experience, built on the firm's reputation as a leading wealth manager. By leveraging the firm's global network of experts and specialists, we can tap into a breadth and depth of knowledge and experience that few institutions can equal. Our entire team is able to access these resources for your benefit.

Our strategic use of UBS's global resources and experts allows us to offer you an integrated set of solutions for even the most complex of problems. As the need arises, we leverage our close relationships with many of the firm's specialized groups, including Wealth Strategists, Trust & Estate specialists and the Structured Products Group.

2021 Euromoney Private Banking Survey[1]

UBS ranked first in:

#1

- World's Best Bank for Wealth Management
- Best Bank for Wealth Management, North America
- Best Global Private Bank (sixth consecutive year)
- Global ESG/Impact Investing
- Global Family Office Services
- Global Services for the Next Generation
- Services for Philanthropic Advice
- Services for International Clients

[1] *Euromoney* has presented awards to outstanding financial institutions since 1992. Awards were independently determined and awarded by the Euromoney editorial team. For more information, visit their website. For the complete list of UBS private bank and wealth management awards, visit **ubs.com/awards.**

Seamless service: An exceptional experience

Because we intentionally limit our client numbers, we can offer a more intimate experience. We make it a priority to develop a personal relationship with each and every one of our clients. Our Florida-based team strives not just to meet—but also to exceed—your expectations when it comes to exceptional service, seamless delivery and a highly personal touch.

The strong bond our team creates with each client allows us to communicate transparently, address any questions or concerns with alacrity and deliver a truly personal level of service.

From left to right
Scott Mayer, David Ly, Shelby Tensfeldt, Christopher Aitken, Viktoriya Rudometkin, Ken Tonning Jr.

Driven by excellence: Meet our team

Christopher Aitken
Managing Director–Wealth Management
Private Wealth Advisor

Team Focus:
- 30+ years in institutional and private wealth management
- Focus on UHNW clients
- Manager research
- Asset allocation and modeling
- Investment policy oversight
- Portfolio attribution analysis
- Alternative investments

Accolades:
- *Barron's* Top 100 Financial Advisors, 2006 – 2008
- *Barron's* Top 1,000 Financial Advisors, 2011 – 2013
- *Barron's* Top 1,200 Financial Advisors, 2014 – 2017, 2019, 2020, 2021
- *Forbes* Best-In-State Wealth Advisors, FL, 2019, 2020, 2021
- *Forbes*/SHOOK America's Top Wealth Advisors, 2018, 2019
- *Forbes* Top 200 Wealth Advisors, 2016

Ken Tonning Jr.
Vice President–Wealth Management
Private Wealth Advisor

Team Focus:
- 10+ years in wealth management industry, focused on UHNW clients
- Institutional and HNW/UHNW portfolio management
- Portfolio management
- Asset allocation and manager selection
- Financial planning
- Exit planning
- Estate planning strategies
- Alternative investments
- Lending solutions
- Concentrated stock management

Driven by excellence: Meet our team

Viktoriya Rudometkin
Senior Wealth Strategy Associate
Private Wealth Relationship Manager

Team Focus:
- 15+ years in wealth management
- Relationship and operations management
- Portfolio administration and trade execution
- Implementing wealth management strategies
- Customer service

David Ly, CFP®
Senior Wealth Strategy Associate
CERTIFIED FINANCIAL PLANNER™ (CFP®) professional

Team Focus:
- 10+ years in financial services
- Client relationship manager
- Portfolio analyst
- Analysis of investment data
- Financial planning
- Custom portfolios
- Manager due diligence
- Complex reporting

Shelby Tensfeldt
Team Administrator
Team Business Manager

Team Focus:
- 8+ years in wealth management
- Team business management
- Coordinating client communications
- Business analytics reporting

Scott Mayer, CFA®
Senior Wealth Strategy Associate
Chartered Financial Analyst® (CFA®) professional

Team Focus:
- 7+ years in financial services
- Client relationship manager
- Portfolio analyst
- Portfolio construction
- Structured products
- Asset allocation
- Manager due diligence
- Complex reporting

Important information

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