



Understand. Advise. Execute.

Polaris Wealth Management
Private Wealth Management



Since its creation in 1994, Polaris Wealth Management has been helping clients simplify their financial lives so they can pursue what is most important to them. Our team's three Private Wealth Advisors are among a select group at UBS who have gone through the firm's rigorous training process. Combined with our years of experience, we are in the position to address some of the most complex financial challenges faced by wealthy families.

Understanding each client's unique needs and objectives is core to our servicing model. We help ensure you are getting oversight and coordinated advice from all of the providers that you work with. Every member of the Polaris team is dedicated to providing exceptional service. Regardless of the size of their needs, clients turn to us as their "first call" and know we will do everything that we can to get the job done.

Why we do what we do

We care deeply about the client experience. Our team will not rest until we know that you are on the right track to pursuing all that you have set out to accomplish.

Our process is designed to help us understand who you are as a person as well as an investor. It begins with in-depth conversations that will fully identify your priorities, goals, concerns and values—all factors that contribute to successful financial decision-making. Based on this discovery process, we develop a comprehensive plan that is uniquely yours. This plan will serve as a road map to help to guide you toward pursuing your goals.

Who we serve

For more than two decades, we have worked extensively with sophisticated families, senior executives, business owners and entrepreneurs. Many of our clients start with us as they face or anticipate a major transition in their lives, such as the sale of a business, inheritance, divorce, etc.

We choose to limit the number of families that we work with, enabling us to provide the undivided attention they deserve. Relationships with our team start at the \$5M level and we find that those clients who are open to suggestions and value relationships are the ones who have the greatest satisfaction.

Specifically, we offer:

- Personal financial planning
- Wealth management
- Family governance
- Trust and estate planning strategies
- Insurance review
- Cash management
- Banking and lending services
- Corporate pension and 401(k) plans

How we work together

Our process is designed to help us understand who you are as a person and as an investor. Our investment philosophy is grounded in understanding our clients' lives, their wealth and what they want to accomplish. To facilitate this process, we look to organize your financial life into three strategies:

- **Liquidity**—to help provide cash flow for short-term expenses
- **Longevity**—for longer-term needs
- **Legacy**—for needs that go beyond your own.¹

The relative size of each of these areas will evolve as your personal circumstances change. Having specific assets earmarked for each category creates a more efficient investment portfolio that can better withstand challenging markets and keep you on track to meet long-term goals.

Our platform delivers a wide range of investment solutions, whether you are a self-directed investor or you prefer discretionary management through our managed account platform. Regardless of how you want to implement your strategy, you can rely on our team to help construct and track your investment plan over time.

What makes the experience outstanding

Putting ourselves in your shoes and thinking about the world from your perspective allows us to better anticipate your needs. What is essential to our process is that we gain a clear understanding of what is most important to you. Our aim is to offer solutions to challenges before you are even aware they are a challenge. That's what we believe can result in better outcomes and forms the foundation of our lasting relationship.

Fees and compensation

We believe that full transparency is a needed element to any relationship. That is why we will explain in detail all of the costs associated with building out your specific investment plan before we put any funds to work.

Fees and commission costs will vary depending on whether we work together in a "managed" model or a "self-directed" model. Regardless of how you wish to implement your plan, or the size and specific mandate, we focus on providing value and will always be clear about costs up-front.

Our process



Discovery

As a prospective client, we will meet with you and begin the discovery process of identifying what is important to you: your values, goals, relationships, interests and concerns.



Your profile

We will draft your unique profile to review at our next meeting. This will outline our initial thoughts as to what we suggest will be required to build out a comprehensive plan specific to your goals.



Engagement

If we mutually agree to engage, we will refine your plan and make further recommendations designed to help you pursue your long-term goals. Then we can move forward together to help you implement your plan.



Onboarding

Our team manages the seamless onboarding process, including setting up new accounts and asset transfers. We will always make ourselves available to discuss your portfolio and your overall strategy.

¹ Time frames may vary. Strategies are subject to individual client goals, objectives and suitability. This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved.

Our team

Dedicated to your specific needs and goals

William C. Gourd

Managing Director
Private Wealth Advisor
Family Office Consultant

- Founder and co-lead advisor
- Over 30 years of experience advising wealthy families
- M.B.A., finance, New York University; B.S., business and economics, Skidmore College
- *Barron's* Top 1,200 Financial Advisors, 2017 – 2020
- *Forbes* Best-In-State Wealth Advisors, CT, 2020 – 2022
- *Financial Times* 400 Top Financial Advisers, 2014 – 2019

Michael D. Henderson

Senior Wealth Strategy Associate

- More than 10 years as a team member of Polaris Wealth Management
- Focus on financial planning, portfolio management, execution, due diligence and reporting
- M.B.A., finance, Fordham University; B.A., economics, Vanderbilt University

Deborah Corbi

Senior Client Associate

- Over 20 years of experience working with high net worth individual and corporate executives
- B.S., education and psychology, Central Connecticut State University

Derek J. Thompson

Senior Vice President–Wealth Management
Private Wealth Advisor
Family Office Consultant

- Co-lead advisor
- Over 20 years of experience of working with wealthy families on financial planning, portfolio management and family governance
- B.A. early childhood education, Tufts University
- *Forbes* Best-In-State Wealth Advisors, CT, 2019 – 2022
- *Financial Times* 400 Top Financial Advisers, 2015, 2019

Stacey D. Parker, CRPC®

Senior Wealth Strategy Associate

- Chartered Retirement Planning CounselorSM
- Works closely with clients in helping them build out their financial plans
- Over 30 years of industry experience and has been with UBS for over eight years

Madhur Manjunath

Client Associate

- Joined Polaris Wealth Management in May 2022
- Over six years of experience working with high net worth clients and top financial advisors in various roles and industries
- Worked at New York Life Insurance Company and other independent RIAs
- B.S., business administration and management, Caldwell University

Michele McCallion

Senior Vice President–Wealth Management
Private Wealth Advisor
Senior Portfolio Manager

- Co-lead advisor
- Over 30 years of experience of working with wealthy families on investment research, portfolio modeling, retirement planning, and estate and legacy planning strategies
- Master's in management, Kellogg School of Management, Northwestern University; B.S. with honors, finance and marketing, Boston College
- *Forbes* Top Women Wealth Advisors, 2018 – 2022
- *Working Mother* Top Wealth Advisor Moms, 2017 – 2019, 2021

Bevin M. Surdyk

Senior Client Associate

- Joined UBS Private Wealth Management in September 2008
- Over 17 years of experience working with ultra high net worth individuals, their families and foundations
- Recognized by peers for top service and outstanding efforts
- Spent three years with Lehman Brothers
- B.S., communication, University of Colorado

Polaris Wealth Management

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Private Wealth Management

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Family Office Consultant (FOC) is a UBS business designation reserved for Financial Advisors with a track record of understanding the investment, business, passion and legacy needs of sophisticated, exceptional clients and aligning them to the full suite of UBS capabilities. FOCs undergo rigorous training to strengthen their industry knowledge, and will be available for strategic partnering with other Financial Advisors and Private Wealth Advisors at UBS to cultivate relationships with Ultra High Net Worth clients. Neither UBS Financial Services Inc. nor its employees (including its Financial Advisors) provide tax or legal advice. You should consult with your legal counsel and/or your accountant or tax professional regarding the legal or tax implications of a particular suggestion, strategy or investment, including any estate planning strategies, before you invest or implement. Accolades are independently determined and awarded by their respective publications. Accolades can be based on a variety of criteria including assets under management, revenue, compliance record, length of service, client satisfaction, type of clientele and more. Neither UBS Financial Services Inc. nor its employees pay a fee in exchange for these ratings. Past performance is no guarantee of future results. For more information on a particular rating, please visit ubs.com/us/en/designation-disclosures. For designation disclosures, visit ubs.com/us/en/designation-disclosures. Insurance products are made available by UBS Financial Services Insurance Agency Inc. or other insurance licensed subsidiaries of UBS Financial Services Inc. through third-party unaffiliated insurance companies.

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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. Banking and lending services are provided by UBS Bank USA, a subsidiary of UBS Group AG. UBS Bank USA, Member FDIC, NMLS no. 947868. **Private Wealth Management is a division within UBS Financial Services Inc., which is a subsidiary of UBS AG.** © UBS 2022. All rights reserved. The key symbol and UBS are among the registered and unregistered trademarks of UBS. UBS Financial Services Inc. is a subsidiary of UBS AG. Member FINRA/SIPC. FLDR_KGT_folder_v31. Exp.: 6/30/2023, IS2203517.

