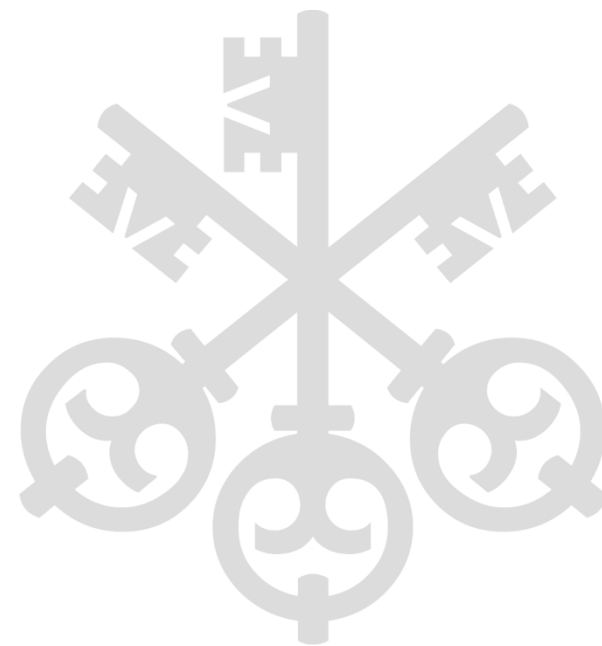




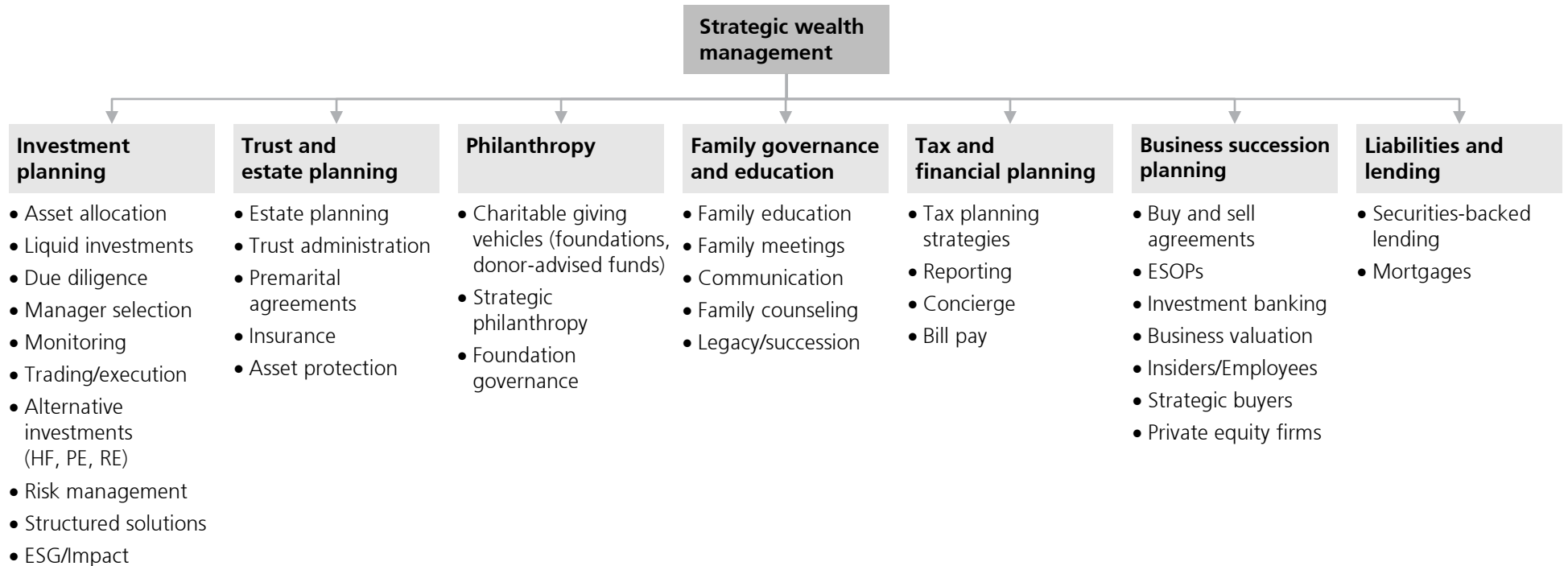
Strategic wealth management

Our process



Strategic wealth management

At Wilfong Meyer Gage Group, we work with families to help them manage their wealth, realize their values and achieve their goals. We can help with a wide range of issues, including investment management, wealth transfer and philanthropy.



We provide periodic monitoring of advisory accounts in accordance with the client's agreements with UBS. Unless separately agreed in writing, UBS does not manage client's brokerage account, and clients make the ultimate decision regarding the purchase or sale of investments.

Strategic wealth management

We believe in long-term strategic planning for accomplishing family wealth objectives for current and future generations. This includes building governance structures, such as family boards and councils, as well as mission statements and constitutions.

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|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Investment planning | Creating, implementing and updating an investment plan consistent with a client's current situation, goals, feelings and thinking about the markets, and family dynamics is a key component of our work. By tapping into the unparalleled resources at UBS, we create and implement investment strategies that give our clients greater confidence in the future. |
| Trusts and estates | This service involves overseeing the structure and execution of the legal documents necessary for efficient wealth transfer. |
| Philanthropy | We help clients develop strategies for effective and tax-efficient giving. Creation and implementation of family foundations and donor-advised funds are important components of charitable initiatives. We also encourage families to use philanthropy to transfer family values and to engage younger family members. |
| Family governance and education | We believe family meetings and communication are important components of managing family wealth. Family education involves teaching each generation of the family necessary skills to ensure they will be effective stakeholders in the future. |
| Tax and financial planning | Tax planning includes working with client's tax preparers to make sure the process is efficient. Financial planning includes discussions around appropriate liquidity, investing for future income (longevity) and legacy planning. |
| Business succession planning | Properly exiting a business may be the single biggest decision an owner can make. We help owners discover the actual value of their business, help them prepare the business for a sale that will maximize return and then help them decide on the best course of action. |
| Liabilities and lending | We understand there are times when the liabilities side of a balance sheet may be the most important. We have access to creative solutions. |

Wilfong Meyer Gage Group

UBS Financial Services Inc.

6070 Poplar Avenue, Triad Center III, Suite 400

Memphis, TN 38119

901-415-3044

advisors.ubs.com/wilfongmeyergagegroup

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 the client relationship summary provided at ubs.com/relationshipsummary, or ask your UBS Financial Advisor for a copy.

Sustainable investing strategies aim to consider and in some instances integrate the analysis of environmental, social and governance (ESG) factors into the investment process and portfolio. Strategies across geographies and styles approach ESG analysis and incorporate the findings in a variety of ways. Incorporating ESG factors or Sustainable Investing considerations may inhibit the portfolio manager's ability to participate in certain investment opportunities that otherwise would be consistent with its investment objective and other principal investment strategies. The returns on a portfolio consisting primarily of ESG or sustainable investments may be lower or higher than a portfolio where such factors are not considered by the portfolio manager. Because sustainability criteria can exclude some investments, investors may not be able to take advantage of the same opportunities or market trends as investors that do not use such criteria. Companies may not necessarily meet high performance standards on all aspects of ESG or sustainable investing issues; there is also no guarantee that any company will meet expectations in connection with corporate responsibility, sustainability, and/or impact performance.

Alternative investment strategies are investment vehicles that are formed by professional money managers to afford them greater flexibility to manage money in any market environment. These strategies typically have flexibility regarding the types of securities in which they can invest (e.g., options and futures contracts), the types of positions they can take (e.g., long and short positions) and the amount of leverage they are permitted to employ. A professional money manager can use these and other techniques to modify market exposure and create portfolio characteristics that may be desirable for certain clients (e.g., reduced correlation to financial markets, potential lower volatility, and better performance in "down" markets). This flexibility can add value when used skillfully. This flexibility does, however, add additional elements of risk and complexity, including that alternative investments are often long-term, illiquid investments that are not easily valued. **Note that due to the nature of alternative investments, the risk and return assumptions used in this analysis may tend to overstate potential benefits but not fully reflect potential risks with respect to those investments.**

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Borrowing using securities as collateral involves special risks, is not suitable for everyone and may not be appropriate for client 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, clients should review the Loan Disclosure Statement included in their 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 your client draw down on their 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. Clients should contact their 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.

UBS Bank US—Equal Opportunity Lender. Equal Housing Lender

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