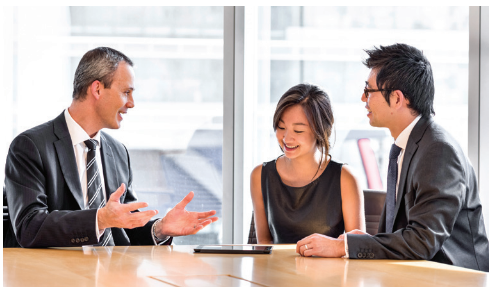
The Buetel Wealth Management Group

Second Opinion Service



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Exclusively for friends, family and associates of our valued clients

In this challenging economy, you probably know a friend, family member or colleague who may be in a complex situation or is just unhappy with the advice from his or her financial advisor—it's not uncommon. We believe that many high net worth families would value a second opinion on their finances.

To help the people you care about achieve their financial goals, we have created a complimentary Second Opinion Service. We're pleased to offer your friends, family members and associates the same expertise and guidance that you have come to expect as a valued client of The Buetel Wealth Management Group.

Working with a team that redefines wealth management
Ask 10 people to define wealth management. Actually, ask 10 wealth managers to do so. You will almost certainly get 10 different answers, with most heavily focused on investing. As a client of The Buetel Wealth Management Group, however, you benefit from a cutting-edge team that has a clear and comprehensive vision of wealth management.

Wealth management

Investment consulting
- Asset allocation
- Portfolio management
- Manager due diligence
- Risk evaluation
- Performance analysis

Advanced planning
- Wealth enhancement, including cash flow management and tax minimization
- Wealth transfer
- Wealth protection
- Charitable giving

Relationship management
- Regularly scheduled calls, reviews and in-person meetings*
- Team of professionals, including legal, tax, insurance and investment advisors

* 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.

Our consultative process

We approach each new engagement with our consultative process. This allows us to have an open dialogue in which we learn about every client's values and goals while working with them to tailor a plan to help achieve them. As a valued client, you will recognize the five steps below as the process you have experienced with us. Through our Second Opinion Service, your friends, family members and associates can enjoy a portion of this experience at no cost.

Full client experience

Step 1	Step 2	Step 3	Step 4	Step 5
Discovery meeting	**Wealth management plan meeting**	**Mutual commitment meeting**	**Strategy implementation meeting**	**Regular follow-up meetings**

What to expect from the Second Opinion Service

We will meet with your friends, family members and associates for a discovery meeting. Assuming that we both agree that we have a basis for working together, they will return for the wealth management plan meeting. Hopefully, we can confirm they are on track to fulfill their values and achieve their goals with their current financial provider. If needed, we will suggest ways in which we can help, including recommending another provider if we are not a good fit for their needs. Either way, they will receive a Total Client Profile and a personalized analysis of their current situation.

Full client experience

Step 1	Step 2
Discovery meeting	**Wealth management plan meeting**

Let us help you help those you care about. Contact us today.

Important information about advisory services

This brochure does not constitute an offer to sell, a solicitation to buy, or a recommendation for any security, nor does it constitute an offer to provide investment advisory or other services. Nothing in the brochure constitutes or should be relied upon as investment advice. UBS Financial Services Inc., its affiliates and its employees do not provide tax or legal advice. You should consult with your personal tax and/or legal advisors regarding your particular situation.

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