

# Understanding the value in valuation

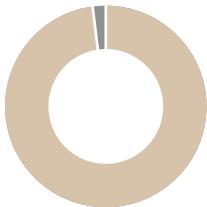
If you are like 98% of business owners in the United States, you probably haven't had an appropriate valuation done on your business. That's most likely because the traditional valuation process is expensive, time-consuming and intrusive. As a business owner you deserve to know the value of your most prized asset. UBS has recently partnered with BizEquity™ to provide you with a complimentary valuation of your business and to offer financial advice around that valuation.

I understand that as a business owner you face far more complexities and concerns than just looking to sell your business. Some of which may include:

- Succession planning
- Buy-sell agreement and funding
- 401(k) plan for employees
- Benefits
- Risk management
- Retirement planning
- Capital structure
- Personal financial plan for owners
- Personal financial planning for employees
- Payroll
- Tax management

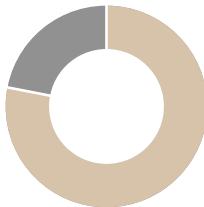
I would love to schedule a complimentary valuation with you to not only show you the value of your business, but to also ensure you are getting the proper financial advice around that valuation figure. Contact me at the number below to set up a time to connect.

## Did you know:



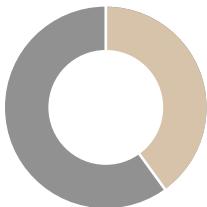
**98%**  
of businesses do not value  
themselves annually

IBIS World Industry Report OD4797 Business  
Valuation Firms in the US June, 2014



**78%**  
of business owners expect to  
fund their retirement through the  
sale of their business

CNBC



**40%**  
of business owners do not  
have life insurance

LIMRA

## Through UBS's partnership with BizEquity™ you will receive:



### 29-Page Business Valuation Report

The Importance of Valuation  
BizEquity's Methodology  
4 Conclusions of Value  
12 Key Performance Indicators  
Next Steps Based on Your Goals



### 2- Page Insurance Report

Buy-Sell and Key Person Insurance  
Figures Based on Your Industry Value

BizEquity and UBS Financial Services Inc. are not affiliated. An informal business valuation cannot be used to validate a business's value. UBS Financial Services Inc. and its affiliates do not provide legal or tax advice. Clients should consult with their independent legal and/or tax advisors regarding their particular circumstances and before you invest or implement.

BizEquity, UBS Financial Services Inc. and its affiliates do not represent or endorse the accuracy or reliability of any advice, opinion, statement or any other information displayed or distributed through this report. The estimates and data contained herein are made using the information you provide, publicly available information and data, and rules of thumb for different industries. Neither BizEquity, UBS Financial Services Inc. nor its affiliates have audited or attempted to confirm this information for accuracy or completeness. This report should not be used to obtain credit or for any other commercial purposes. The estimates and data contained herein are not to be used as a substitute for a formal valuation nor does it establish a value for tax purposes. A formal valuation should be constructed with the guidance of your legal and/or tax advisors.

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](http://ubs.com/relationshipsummary), or ask your UBS Financial Advisor for a copy.

© 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. Expiration 10/31/23 Review Code: IS2205977