UBS

The Zelniker Dorfman Carr & Heritage Group

Private Wealth Management

Forbes Best In State Wealth Management Teams 2023

The Forbes rating is compiled by Shook Research and awarded annually in January, based on information from a 12-month period ending March of the prior year. **Eligibility is based on quantitative factors and is not necessarily related to the quality of the investment advice.**

NAPA Top DC Advisor Teams by AUA 2021

The NAPA rating is awarded annually in March based on information from December of the prior year. The rating is based on quantitative factors and is not necessarily related to the quality of the investment advice.

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NAPA TOP DC ADVISOR TEAMS

The Zelniker Dorfman Carr & Heritage Group

Who we are

At The Zelniker Dorfman Carr & Heritage Group at UBS, we serve generations of successful families, business owners, athletes and entertainers nationwide to provide comprehensive wealth management through a combination of our decades of market experience, access to global resources and personalized service.

Your bold vision and careful stewardship of family wealth have achieved a well-deserved level of success. We can help you guide this legacy forward, seeking to preserve both your wealth and the intentions and values behind it.

After learning about your goals, aspirations and challenges, we develop a complete financial plan for you that addresses the varied components of multigenerational wealth, including customized investment solutions, proactive asset management, private banking, tailored lending, estate planning and philanthropy strategies.

The Zelniker Dorfman Carr & Heritage Group

A focus on multigenerational families, business owners, athletes and entertainers

Our team offers experience and global resources in complex and often intersecting areas of wealth management: The specialized needs of multigenerational families, business owners, athletes and entertainers.

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Providing wealth strategies for every generation

We can help bridge the generations within your family to establish continuity and deliver a structure that is focused on preserving wealth and creating opportunities. The rigor of our service model gives us an authentic sense of your needs, while the UBS Private Wealth Management division offers the resources for us to apply to your situation, which may include:

- Trust and estate planning strategies
- Advanced planning
- Wealth transfer and legacy management
- Insurance review
- Philanthropic advice

Understanding the full cycle of your business needs

Whether you're building capital, growing your business, selling your company, looking to manage existing liquid assets or transferring wealth, we have a disciplined process for helping you make informed financial decisions. We address the full range of your business needs, including:

- Strategic business financing
- Discretionary portfolio management
- Succession and exit strategies
- Access to investment banking services (through UBS Boutique Banking Network)
- Planning from pre-liquidity through execution and closing
- Post-liquidity wealth management

The Zelniker Dorfman Carr & Heritage Group

Address the unique needs of high-net-worth individuals, professional athletes and entertainers

Our expertise dealing with the unique requirements and challenges faced by professional athletes and entertainers gives us the ability to provide guidance and advice based on our decades of knowledge and experience in this specialized field. By guiding you through each phase of your career, planning for unforeseen events and providing a full range of advice and services we can ensure you leave a lasting legacy for generations to come. We offer our athletes and entertainers a comprehensive suite of services including:

- Personalized investment management including customized asset allocation modeling
- Tax efficient investment structure
- Exclusive Structured Product and Private Equity offerings
- Coordination with other advisors; CPA, attorney and insurance
- Customized lending solutions including mortgages, lines of credit and credit cards
- Bill payment, banking and loan support
- Comprehensive budget planning and review
- Trust and Estate planning strategies
- Philanthropic and charitable gifting

Agenda

1

Our comprehensive resources for complex wealth

A team of professionals supported by a strong parent company

2

An investment process designed to help you pursue your goals

Our approach to customizing a portfolio that addresses your unique objectives

3

A full range of wealth management services

Coordinating your financial care to help simplify your life

UBS

The team

1

Our comprehensive resources for complex wealth

A team of professionals supported by a strong parent company

UBS

Our story

The benefits of a strategic team

With roots dating back to 1992 and formalized in 2019, The Zelniker Dorfman Carr & Heritage Group at UBS brings together three established financial advisory practices: The Zelniker Dorfman Group in New York City, Carr & Associates in Gainesville, FL and The Heritage Group in Sarasota, Florida.

These teams have collaborated on projects for years, and we have consistently complemented each other with our styles and skill sets, especially in creating long-term wealth strategies for families across generations and geographies.

Our new, formalized team allows us to apply each colleague's specialized knowledge to your circumstances, enhancing your ability to pursue your financial goals and feel confident about your future.

The combined team has a presence in Sarasota, New York and Gainesville and offers access to the resources of UBS and the firm's specialists in the Private Wealth Management division—all delivered through the personalized, concierge service you expect from a boutique advisory team.

Meet the team

Scott Zelniker, CRPC®, CRPS®
Managing Director–Wealth Management
Private Wealth Advisor
Senior Portfolio Manager
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Forbes Best-In-State Wealth Advisor, NY 2020, 2021, 2022

The Forbes Rating is compiled by Shook Research and awarded annually in April based on information from a 12-month period ending June of the prior year. Eligibility is based on quantitative factors and is not necessarily related to the quality of the investment advice.

How I can help you	Scott focuses on in macro strategic planning, investment oversight, portfolio construction and wealth planning. He also provides solutions to his business-owner clients' needs with an emphasis on exit strategies and liquidity events, as well as their contributions to overall financial and long-term estate planning strategies.
What makes me knowledgeable	Scott began his career in financial services at Merrill Lynch in 1992, developing a business that worked extensively with private business owners. In 2016, Scott and, Peter Dorfman, joined UBS Wealth Management to utilize the firm's vast resources to find optimal solutions for their clients. Scott holds the designations of Chartered Retirement Planning Counselor and Chartered Retirement Plans Specialist, awarded by the College for Financial Planning. He earned an undergraduate degree in finance from Boston University and an M.B.A. in finance and business management from Hofstra University.
Getting to know me	Scott and his wife, Lisa, live in Lakewood Ranch in Sarasota, Florida. Their two sons are graduates of Binghamton University and Georgetown University, and their daughter attends Syracuse University, where she is a cheerleader. Scott has coached hockey and served for 15 years as a Great Neck PAL volunteer. He is a member of the Lakewood Ranch Business Alliance and supports several organizations in the Sarasota area, including the V Foundation for Cancer Research, the Sarasota Memorial Healthcare Foundation, Ringling College of Art & Design, Asolo, Hermitage, No Greater Sacrifice and KIDS.

Meet the team

Peter Dorfman, CEPA
Senior Vice President–Wealth Management
Private Wealth Advisor
Senior Portfolio Manager
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peter.dorfman@ubs.com

Forbes Best-In-State Wealth Advisor, NY 2020, 2021, 2022
The Forbes Rating is compiled by Shook Research and awarded annually in April based on information from a 12-month period ending June of the prior year. Eligibility is based on quantitative factors and is not necessarily related to the quality of the investment advice.

How I can help you	Peter leads the group's investment committee and is responsible for the research of equities, fixed income and alternative investments, as well as portfolio construction and analytics. He uses extensive research to analyze and construct suitable financial strategies for his clients. Using an approach that focuses on clients' objectives, he selects an appropriate blend of investments to manage risk within the parameters of his short-, intermediate- and long-term market outlook.
What makes me knowledgeable	Peter launched his career at Merrill Lynch in 1997 and later joined Scott Zelniker to create The Zelniker Dorfman Group. Many of Peter's clients have been with him for decades and he strives to be their first call for all financial matters. He is a graduate of the University of Vermont.
Getting to know me	Peter lives in Westport, Connecticut, with his wife, Alison, their two daughters and two dogs, Bode and Ozzie. He enjoys skiing, golfing, traveling and especially spending time with his family. In addition, Peter supports several local and national charities, many of which are important to his clients and their families, including St. Jude Children's Research Hospital and the No Greater Sacrifice organization.

Meet the team

Michael C. Carr
Senior Vice President – Wealth Management
Athlete and Entertainer Consultant
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Forbes Best-In-State Wealth Advisor, FL 2019, 2020, 2021, 2022
The Forbes Rating is compiled by Shook Research and awarded annually in April based on information from a 12-month period ending June of the prior year. Eligibility is based on quantitative factors and is not necessarily related to the quality of the investment advice.

How I can help you

Mike focuses on high-net-worth clients with an emphasis on Professional Athletes, NFL coaches and college football coaches. By using an institutional approach to investment risk management coupled with a commitment to the highest level of personal service, Mike's team of dedicated, hard-working, passionate professionals work together to achieve the highest level of satisfaction for their clients.

What makes me knowledgeable

Mike began his career in Sarasota, FL as a corporate lender with NCNB/Bank of America in 1989. In 1997 Mike moved to Gainesville, FL to accept a position with Merrill Lynch where he worked for 18 years as a Wealth Management Advisor and was also the Branch Manager for 9 of those years. In 2015, Mike and his team moved to UBS to open the new Gainesville office and has been the Branch Manager there as well since his arrival. Mike earned his undergrade degree in Finance from Florida State University.

Getting to know me

Mike and his wife Carrie split time between Gainesville and Sarasota, where he has deep roots in the community. Their oldest son Trey graduated from Florida State University, their daughter Natalie is a Senior at Auburn University, and their youngest son Cannon is a Junior in high school. Mike is on the board of Climb for Cancer in Gainesville, FL and chairs the Finance Committee. Mike and his family love being on the water fishing on the West Coast of Florida and attending just about any sporting event they can find.

Meet the team

Jason Hughes, CFP®, CPWA®, CEPA
Senior Vice President–Wealth Management
Wealth Advisor
Portfolio Manager
941-364-7257
jason.hughes@ubs.com

How I can help you	Jason focuses on learning about his clients' complete family picture, as well as their immediate financial needs and future aspirations, and then creates a customized investment plan to guide them toward their goals. He and his team pride themselves on providing a holistic client experience that includes working collaboratively with clients' attorneys and CPAs, helping multiple generations within families, and meeting regularly with clients to review and update their financial plans*.
What makes me knowledgeable	Jason grew up wanting to be a doctor, but he became interested in economics while earning his bachelor's degree at the University of Florida. After college, Jason helped his uncle run a family business before deciding to use his financial knowledge to help other business owners grow and preserve their wealth. While he started his career in San Francisco in April of 2000, he moved back to Sarasota in 2001 to work for Legg Mason. In 2005, he joined Morgan Stanley, where he went on to earn his CERTIFIED FINANCIAL PLANNER™ designation in 2007. After joining UBS in 2012, he added his CPWA® designation, as well as the Certified Exit Planning Advisor (CEPA) designation, which focuses on helping business owners plan for the day when they will exit their business through a sale or transfer to their family, a key employee or an ESOP.
Getting to know me	Jason and his wife, Leigh, have two children, Reagan and William. Jason enjoys serving his community as a member of the Advisor Council for Southeastern Guide Dogs and as the Minister of Planned Giving for the Church of the Redeemer. He is an avid sports fan and can be found cheering on the University of Michigan football team and the Detroit Tigers.

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.

Meet the team

Justin Leins
First Vice President–Wealth Management
Wealth Advisor
Portfolio Manager
941-364-7253
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How I can help you	Justin focuses on working with high-net-worth clients and institutions; clients include foundations and endowments, professional athletes, medical specialists and affluent retirees. His investment planning process is highly detail-oriented and centered on the core tenets of diversification and risk management. In addition to his role as junior portfolio manager, his areas of focus include private equity, hedge funds and alternative investments.
What makes me knowledgeable	Justin joined UBS as a Financial Advisor in 2012 and started The Heritage Group along with Jason Hughes. Prior to joining UBS, Justin spent two years as an advisor with Morgan Stanley. He earned his bachelor's degree from Florida Gulf Coast University, where he majored in finance and minored in economics.
Getting to know me	Justin was born and raised in Sarasota, Florida, where he was a star baseball player and avid baseball fan. He has two children, Sawyer and Evangeline. Breezy, his wife, and Justin enjoy everything about fitness and nutrition. They both love competing at a high level in CrossFit and the community this sport provides for individuals and families alike.

Meet the team

Molly Townsend, CFP®, AIF®
Financial Advisor
CERTIFIED FINANCIAL PLANNER™
212-713-3642
molly.townsend@ubs.com

How I can help you	Molly leads the team's financial planning process, which includes analyses for retirement, education, taxation strategies and legacy wealth transfer, among other areas. In addition, she works with employer-sponsored retirement plans and therefore is knowledgeable about changing legislation around ERISA, the Department of Labor and tax codes. She is the team's primary resource on Social Security, pension income, life insurance, annuities and long-term care.
What makes me knowledgeable	Molly joined the financial services industry in 2008, working in wealth management in her hometown of Chicago before moving to New York to join The Zelniker Dorfman Group in 2015. She is a CERTIFIED FINANCIAL PLANNER™, and she graduated from the University of Illinois at Urbana-Champaign with a B.A. in international studies.
Getting to know me	Molly lives in the Boerum Hill neighborhood of Brooklyn with her husband, Alex, their son, Elliot, and their daughter, Caroline. Molly is an active member of Park Slope Parents Working Mom and BoCoCa Moms. In her free time, she enjoys reading, running, traveling, Pilates and music. She is passionate about youth outreach and is involved in several organizations in New York City and Chicago, including A Leg to Stand On, Stand Up for Kids and the Chicago Children's Choir.

Meet the team

Ryan Lynch, CRPC®
Financial Advisor
941-364-7237
ryan.p.lynch@ubs.com

How I can help you	Ryan focuses on client acquisition and the development of new relationships for the team. When engaging with clients, Ryan brings in the knowledge and experience of the team resources for optimal client outcomes. He is a strong communicator who values relationships and develops strong bonds with his clients. He also is bringing his passion for professional sports to our team's Athlete and Entertainment division alongside Mike Carr.
What makes me knowledgeable	Ryan joined The Zelniker Dorfman Group in 2015 while at Merrill Lynch, where he was focused on business development and client relations and continues to do so today at UBS. In 2018, he moved to Florida to help support the team's clients and grow our team's footprint in the Sarasota and Lakewood Ranch communities. He works hand in hand with local attorneys and accountants to provide our clients with the best solutions for their needs. Ryan holds a B.A. in finance from the School of Business at Villanova University.
Getting to know me	Ryan and his wife, Jackie are active in many organizations in the Sarasota area. He is currently a member of the Lakewood Ranch Business Alliance and their Young Leaders Alliance, as well as the Greater Sarasota Chamber of Commerce and their Young Professionals Group. In his free time, he enjoys playing golf at The Concession Golf Club where he is a member, fishing and skiing. Born in New York City and raised in Chatham, New Jersey, Ryan is passionate about supporting the New York Yankees and New York Jets, along with the Villanova men's basketball team.

Meet the team

Christopher Bostick
Financial Advisor
941-364-7225
christopher.bostick@ubs.com

How I can help you

Chris provides consistent and personalized services to ensure clients have a clear understanding of their financial portfolio and objectives. His role with the team involves client acquisition and development, as well as working with high net worth and multigenerational families. Chris focuses on developing lasting relationships with clients through consistent attention to detail and emphasis on navigating the complexities of financial well-being. As a former professional athlete, Chris brings a level of expertise to the team's athlete and entertainment division.

What makes me knowledgeable

Chris joined The Zelniker Dorfman Carr & Heritage Group in 2023 after building a successful independent business at Raymond James. He leverages the resources of UBS and the team to enhance his financial planning and asset management capabilities. As an integral part of the Athletes and Entertainment division, Chris uses his prior experience as a professional athlete to relate to clients and give personalized advice in navigating the unique financial circumstances of both young professionals and season veterans. Chris holds a Bachelor of Science in Finance from Florida International University.

Getting to know me

After high school, Chris spent ten years as a professional baseball player. Throughout his career, he played for six different organizations and played in the Major Leagues with the Pittsburgh Pirates and the Miami Marlins. Chris spends most of his time outside work with his wife Lora and their three children, Jay (2019), Nia (2020), and Olivia (2021). Lora works as development director for Better Together, a non-profit organization focused on empowering families to overcome obstacles and keep families together. As volunteers, Chris and Lora have hosted more than half a dozen children as their parents worked to overcome crisis.

Meet the team

Jolene Tepedino
Authorized Officer
Team Business Manager
212-713-3641
jolene.tepedino@ubs.com

How I can help you	Jolene has been part of The Zelniker Dorfman Group for more than a decade, handling all aspects of client service and administration, business operations, and marketing. She manages client communications, organizes events and information sessions, and executes special projects for the team. Jolene prides herself on delivering a truly personalized, concierge experience to every client. Having developed the team's client service model over the years, she helps train other Client Service Associates at UBS, a role in which she shares best practices and serves as a mentor. Whether working with clients or branch peers, Jolene strives to provide attention to detail, commitment to accuracy and prompt, friendly response to all requests.
What makes me knowledgeable	Jolene began her career in sales and marketing for a startup firm specializing in corporate preparedness and risk consultancy. She joined The Zelniker Dorfman Group while at Merrill Lynch in 2006. Jolene holds a bachelor's degree in psychology from Brooklyn College and a master's degree in corporate communication from Baruch College. She is Series 7 and 66 securities licensed.
Getting to know me	Jolene lives on Long Island with her husband, TJ, and their dogs, Ruffers and Joey. She is active in her community and passionate about volunteering and fundraising for local organizations, including Wounded Warriors and Voices of September 11.

Meet the team

Tina McCann, AWMA®, CRPC®
Authorized Officer
Relationship Manager
352-745-7436
tina.mccann@ubs.com

How I can help you	Tina focuses on high-net-worth clients including professional athletes, business professionals and retirees. She uses a holistic approach when meeting with clients to determine the best investment model and method of execution to help achieve a client's personal and professional retirement goals. Tina is committed to providing an outstanding client experience in all facets of her business and considers her clients as extended members of her family.
What makes me knowledgeable	Tina has been with Carr & Associates for 19 years. Prior to working in Wealth Management, Tina was in banking for 17 years most recently as a Vice President at Wachovia. She holds her Series 7 license as well as her Series 9 & 10 securities management licenses. She has also obtained her Chartered Retirement Planning Consultant and Accredited Wealth Management Advisor designations. Tina holds a BA in Human Resource Management from the University of South Florida.
Getting to know me	Tina was born and raised in Bradenton, Florida and has lived in Gainesville for the past 22 years. In her spare time, she enjoys horseback riding, watching college football and spending quality time with her friends and family. She has been involved in many civic organizations including Big Brothers/Big Sisters and Rotary.

Meet the team

Ashley S. Waddington, CFP®, CRPS® , CDFA®
Senior Wealth Strategy Associate
Relationship Manager
352-745-7437
ashley.waddington@ubs.com

How I can help you

Ashley leads the Carr & Associate team's financial planning process, specializing in retirement planning and investment proposals. Her role as Relationship Manager allows her to fully assist clients from day-to-day admin functions to more complex investment management needs.

What makes me knowledgeable

Joining the financial services industry in 2008, Ashley interned in wealth management while completing her Finance degree at the University of Florida. She joined the Carr & Associates team in 2012 at Merrill Lynch, later moving with them to UBS Financial Services in 2015. She holds her Series 7 and 66 licenses as well as her Series 9 & 10 securities management licenses. Ashley is a CERTIFIED FINANCIAL PLANNER™ professional and has specializations as a Certified Divorce Financial Analyst® (CDFA) practitioner and Chartered Retirement Plans Specialist℠ (CRPS®).

Getting to know me

Ashley lives in the Haile Plantation neighborhood of Gainesville with her miniature goldendoodle, Charlie. In her free time, she enjoys volunteering, travel, exercise and spending time with her family. Ashley is passionate about her community and serves on the Board of Directors for the Ronald McDonald House of North Central Florida. She serves as Treasurer and Chair of the Finance Committee and sits on the Development Committee and other subcommittees. Ashley has also served as a Guardian ad Litem volunteer for over six years and coordinates the annual office school supply drive and Christmas wish list drive for the local children in foster care.

Meet the team

Coty Maree Schade
Wealth Management Associate
941-364-7234
coty.schade@ubs.com

How I can help you	Coty is responsible for managing the team's client service model, as well as creating and maintaining policies and procedures that ensure a superior client experience. She believes that making life simpler for her clients is her priority, so she strives to anticipate and proactively address client inquiries.
What makes me knowledgeable	Coty graduated with a B.S. in psychology from the University of Southern Mississippi. She began working for UBS in Spokane, Washington, in 2012 and holds the Series 7 and 66 securities licenses.
Getting to know me	Coty lives in Sarasota with her husband, Adam, and their daughter, Sophie. In addition to her professional work at UBS, Coty leads local UBS volunteer opportunities. In the past few years, the team has helped build a house for Habitat for Humanity, participated in a fundraising walk for Southeastern Guide Dogs, fed the hungry at the Salvation Army, and provided backpacks for Title 1 schools, Cards for Kids and other organizations.

Meet the team

Amanda Evans
Registered Client Service Associate
941-364-7288
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How I can help you	Amanda is responsible for assisting the team with marketing, event coordination, team projects and administrative tasks. She enjoys providing personalized service to clients and helping clients utilize technology in their finances by incorporating UBS Online Services.
What makes me knowledgeable	Amanda joined the financial services industry in 2017 with over 15 years of experience in marketing and customer service. She holds her series 7 and 66 securities licenses. Her passion for taking care of clients and pursuing advanced education opportunities has allowed her to excel in this role.
Getting to know me	After attending school at University of Colorado in Colorado Springs, she relocated to Sarasota where she enjoys an active lifestyle with her husband, Jamie, their young daughter, Taylor, and their dog, Lana. She is an avid runner and enjoys fitness challenges of all kinds.

Meet the team

Nicholas Tejeda
Client Service Associate
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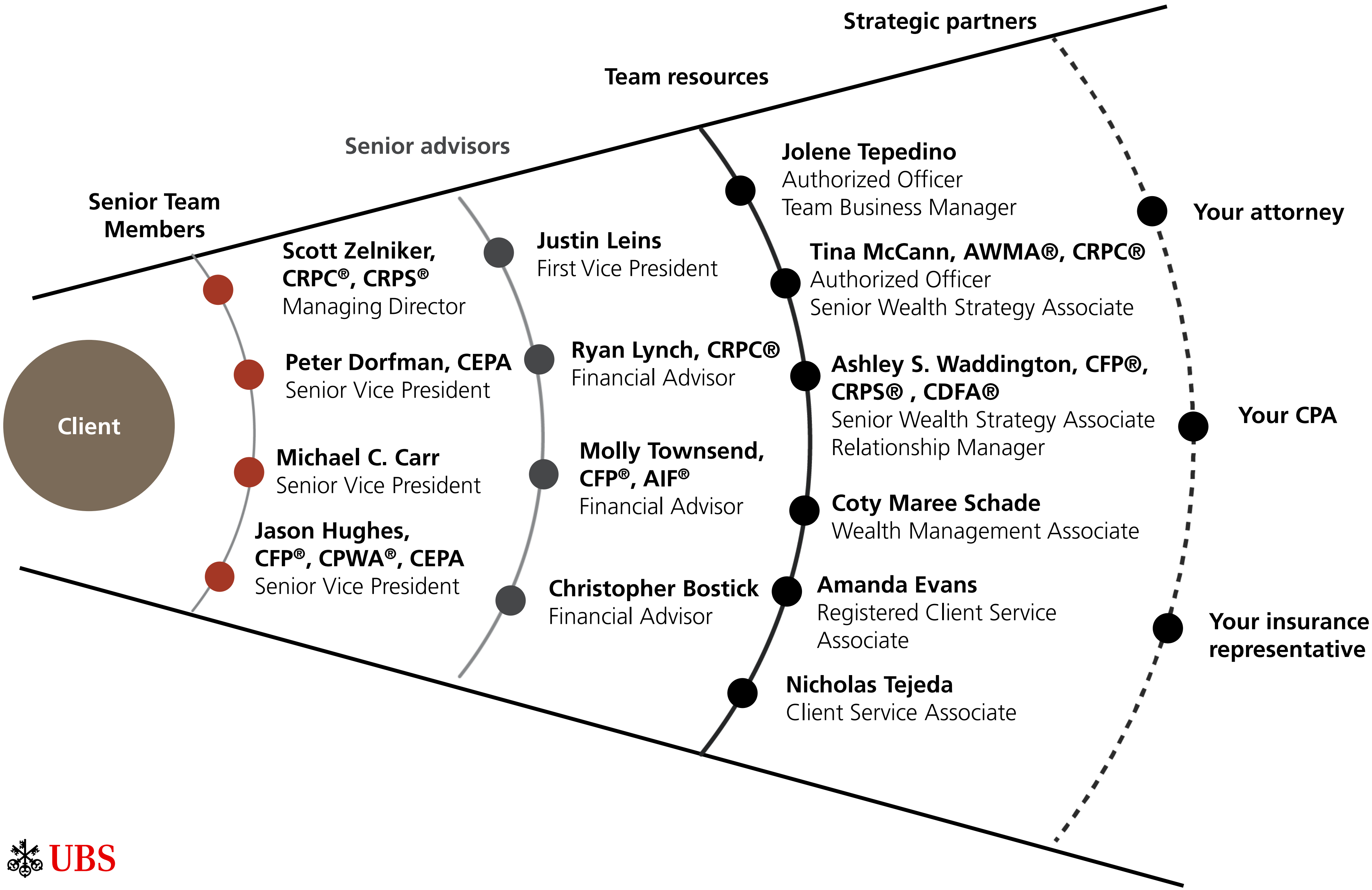
How I can help you	Nicholas is responsible for administrative oversight of client accounts. He prides himself on efficiently and accurately addressing client inquiries, no matter how big or small. For Nicholas, providing superior client service is one of the most important aspects in building and maintaining a client's trust, and he seeks to ensure that client needs are always met. In addition, he works closely with clients' CPAs to deliver all UBS tax-related documents on time and generates reports that can assist with financial planning and asset allocation opportunities.
What makes me knowledgeable	Prior to his start at UBS, Nicholas worked in upscale hospitality, where he learned the ins and outs of excellent client service. With a strong emphasis on detail, he is determined to use his background to provide clients with the highest level of service and add value to the team through his passion for helping people.
Getting to know me	A son of Brazilian and Dominican parents, Nicholas is fluent in Portuguese and Spanish and is always looking for ways to use his linguistic knowledge to help the team. Outside the office, he enjoys playing basketball and soccer, going to the beach, and spending time with his friends and family. A lifelong resident of New York City, he currently lives in Queens.

Meet the team

Our team is supported by a network of professionals essential to the needs of sophisticated clients.



UBS

A team of professionals within a larger organization

As part of a larger financial institution, The Zelniker Dorfman Carr & Heritage Group has access to extensive resources and broad-based support.

The Zelniker Dorfman Carr & Heritage Group

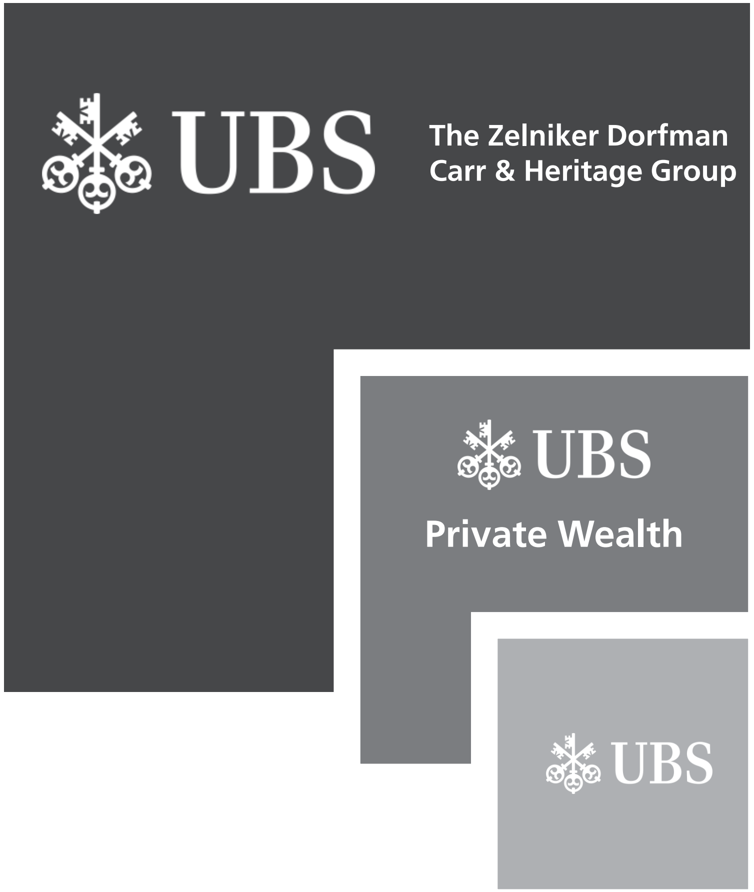
- Based in Sarasota, Florida, with offices in New York City and Gainesville, FL
- Serving families, business owners, athletes and entertainers since 1992
- 14-person team of advisors and support team members ensures responsiveness and personal service

UBS Private Wealth Management

- An exclusive division within UBS that focuses on clients and prospects with $10 million+ of liquid assets and/or a net worth of $25 million+
- Substantial experience in managing the dynamics and challenges of multigenerational families, entrepreneurs and corporate executives
- The attentiveness of a boutique firm with worldwide resources
- Open architecture platform

UBS

- Headquartered in Zurich and present in all major financial centers worldwide with offices in 52 countries
- Global bank platform
- Three areas of focus: Wealth management, asset management, investment banking
- World's largest wealth manager
- 6,000+ wealth management professionals



Process and philosophy

2

An investment process designed to help you pursue your goals

Our approach to customizing a portfolio that addresses your unique objectives

UBS

Our process

A disciplined and goal-oriented investment process.

Discover

- Discuss the most important aspects of your financial life
- Understand your financial goals, challenges and preferences
- Analyze both sides of your personal balance sheet–your assets and liabilities
- Learn about your time horizon for saving and overall risk tolerance

Propose

- Develop a personalized financial plan that includes an executive summary with clear action steps
- Design an investment portfolio
- Create a schedule for briefings and reviews*

Implement

- Initiate your financial plan
- Phase in the investment recommendations
- Enroll in selected services outside of your financial plan, such as banking services and life insurance
- Review forthcoming client statements*

Monitor*

- Evaluate progress according to your review schedule
- Adjust the plan and investments
- Inform you, your accountant and your attorney of notable developments
- Help you navigate timely options and opportunities

*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.

UBS

Our core investment beliefs

Our consistent and enduring investment beliefs.

Income preservation

Cash-flow objectives

Core and satellite strategy

Tax efficiency

Diversification

Risk management

UBS

Services

3

A full range of wealth management services

Coordinating your financial care to help simply your life

UBS

An integrated approach

Private Wealth Advisors are positioned to access and deliver the expertise, advice and solutions ultra-high-net-worth clients need from across the firm and around the globe.

Multigenerational families

Managing wealth spanning many generations requires a careful approach.

Your Private Wealth Advisor has the experience and strategies to help address these challenges.

- Wealth preservation strategies
- Estate planning strategies
- Legacy management

Entrepreneurs

Your Private Wealth Advisor can introduce you to the right investment relationships as well as innovative, yet pragmatic, solutions.

- Pre- and post-sale planning
- Business succession planning
- Business community networking

Corporate executives

Your Private Wealth Advisor brings discipline and strategic planning during your wealth-building years and when the time comes to transition out of corporate life.

- Equity awards management
- Risk management
- Life transactions

What we can do for your investments

Managing your personal financial assets.

Strategic asset allocation

- Asset allocation advice
- Portfolio analysis and simulation
- Risk management strategies

Banking and lending services

Tailored investment solutions

Portfolio solutions

- Asset allocation advice
- Portfolio analysis and simulation
- Risk management strategies

Investment solutions

- Capital markets
- Alternative investments
- Structured investments
- Private placements

Global research

- CIO Wealth Management Research
- Investment Bank Research

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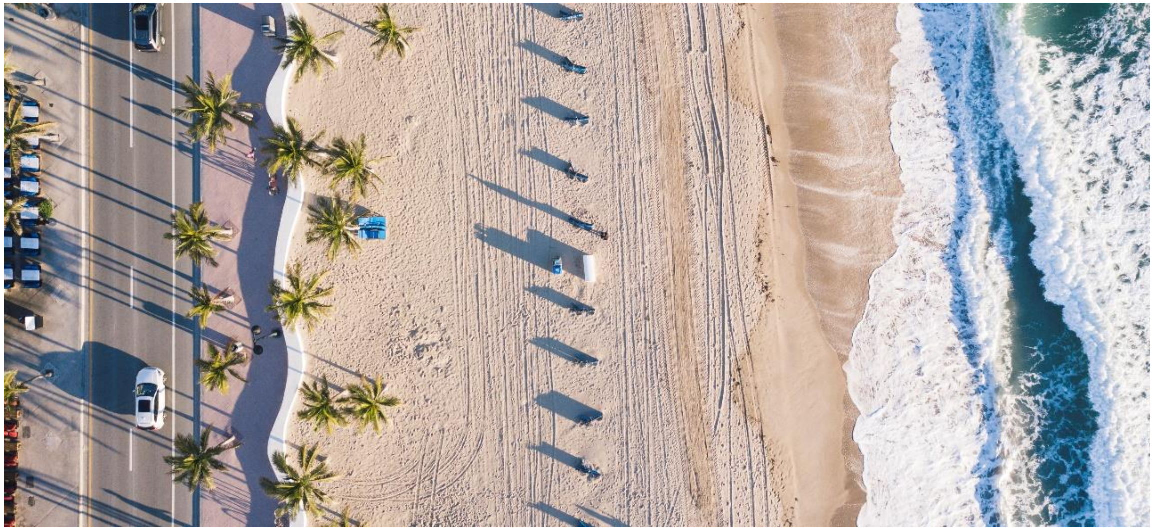
Contact us

Getting started

Our team has decades of experience serving the complex needs of accomplished individuals, families and businesses, and we want to help you work toward the future you envision and the legacy you seek. Contact us to learn how we can start working together.



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Important Information

The information contained in this presentation is not a solicitation to purchase or sell investments. Any information presented is general in nature and not intended to provide individually tailored investment advice. The strategies and/or investments referenced may not be suitable for all investors as the appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Investing involves risks and there is always the potential of losing money when you invest.

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.

Asset allocation and diversification strategies do not guarantee profit and may not protect against loss.

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