UBS

Witover Tacher Private Wealth Partners

Private Wealth Management

You. Connected.

UBS Financial Services Inc.
1285 Avenue of the Americas
New York, NY 10019

UBS Financial Services Inc.
One Jericho Plaza
Jericho, NY 11753

ubs.com/team/wtpwp

Life, wealth and the journey forward

Advice beyond your investment needs

$3.2 billion
assets under management
(as of March 2023)

147 years
collective experience

11
team members

"Witover Tacher Private Wealth Partners are a premier team in our industry. They bring the full spectrum of UBS's capabilities to bear and continuously provide their clients with the highest level of financial advice with responsive, personal service."

– John Mathews
Divisional Director,
Head of Private Wealth Management

At Witover Tacher Private Wealth Partners, we are an **experienced, multigenerational** team that focuses on every aspect of our relationship—well beyond your investment needs. We strive to take a central role in your life, to connect with generations of your family and to accompany you throughout your journey.

A dynamic team in a changing world
Today, our team is embracing both a dynamic market environment, as well as the diversity of our clients and their needs. That's why it is more critical than ever that we offer you a range of **talent, perspectives** and **capabilities**. We collaborate firmwide, always **committed to your best interests** and your personal journey, whether you're building a company or a legacy, transitioning from a career or a life event. But we are also strong and decisive individuals who bring our own **independent ideas** and seasoned viewpoints to the table. You can trust our advice will reflect the priorities and the future you envision for your family as we help you **move forward.**

Our approach

Integrity drives us. Relationships inspire us.

We have had success cultivating meaningful relationships, educating families, and managing clients' portfolios through many market cycles and economic conditions. Your needs and goals are top priorities.in everything we do.

These are the principles that shape our relationships.

Trust
We never take for granted that earning your trust takes commitment—we work at it every day.

Quality
We take great pride in the professional quality of our work, which includes:
- Exceptional client service that is thoughtful, proactive and customized
- Sophisticated financial planning that considers all that may impact your wealth and financial wellbeing
- An investment process rooted in our understanding or your circumstances and balance sheet
- Advanced investment analytics with a strict focus on risk management and costs

Flexibility
We believe in continuous improvement as our clients' needs change, we learn and adapt

Accountability
We value teamwork and remain accountable for each others' actions and responsibilities

Privacy
We use the utmost discretion in handing your personal information

Integrity
We handle every situation with integrity, full disclosure and no surprises

Transparency
Our advice is straightforward and direct, even if that means having a difficult conversation

Solutions tailored for you

Our recommendations reflect who you are and your most important goals

When it comes to what matters to you—your family, business and legacy—it's more important than ever to have a partner you can trust to guide you forward with solutions customized specifically for you.

Personalization

Advisors who understand you

Private Wealth Advisors serve only a select number of clients in order to focus on the specific needs of you and your family in the context of a long-term relationship that extends across generations

Specialization

Thought leaders who enlighten you

A diversity of strategic perspectives across key wealth dimensions with direct access to financial experts across the firm: UBS Wealth Management, UBS Investment Bank and UBS Asset Management

Customization

Solutions that move you forward

We tap our vast global resources to create a broad array of solutions—both private and institutional—for your specific needs

Collaboration

People and passions that inspire you

A network of like-minded peers—a community where you can discover mutual interests and build important relationships with entrepreneurs, investors, innovators, academics, scientists and philanthropists across the globe

Investments

Strategic asset allocation

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

Credit and liquidity solutions

- Mortgage solutions
- Real estate financing
- Securities backed lending
- Asset-based financing
- Referral lending solutions

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

- Chief Investment Office, UBS Global Wealth Management
- Investment Bank Research

How we plan and invest

Planning insights inform our investment process

Building a foundation

Asking the critical questions and finding definitive answers is what our team does best. That's how we gain a thorough understanding of you and your entire financial picture—both sides of your balance sheet—and everything you'd like your wealth to achieve in the short term and over time. Guided by that critical information, we are better positioned to deliver objective, complete advice informed by a financial plan we always customize to your goals.

UBS Advisory Solutions: Portfolio Management Program

We are Senior Portfolio Managers within the UBS Portfolio Management Program (PMP), a discretionary advisory solution that qualifies us to serve as your personal portfolio manager–allowing for nimble, efficient decision making on your behalf. We design and execute customized investment strategies, within a set of defined investment parameters.

The program offers a diverse set of investment products such as equities, fixed income, exchange traded funds (ETFs), mutual funds, master limited partnerships, unit investment trusts, closed end funds, structured products and options.

What are the key features of PMP?

A fiduciary relationship with your advisor that keeps your interests front and center for greater investing confidence

Complete portfolio management services including portfolio construction, monitoring, reporting and rebalancing

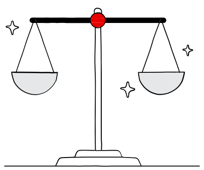
Portfolio customization that's uniquely tailored to your investment preferences

Investment choices (SMAs and mutual funds) that have been carefully evaluated by the UBS Investment Management Research team

Confidence that comes from professional financial advice and thoughtful guidance

Why UBS

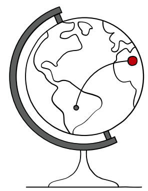
Strength and stability to navigate uncertainty



Financial strength and stability

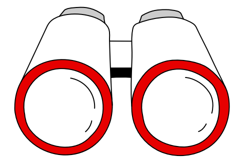
with proven ability to navigate volatility and crises

- Superior overall capital strength among large global banks[1]
- $3.957 trillion in invested assets globally[1]
- Basel III Common Equity Tier 1 (CET1) ratio of 14.2%[1]
- Solid long-term credit ratings



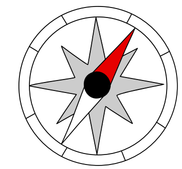
Truly global

wealth management firm with a local presence in over 50 countries and leading financial centers around the world



Wealth management is our core focus

augmented by our Investment Bank and Asset Management divisions to address complex needs



Advice and guidance

that comes from more than 160 years of helping individuals and families manage substantial wealth

> "We serve individuals and families through a consistent and proactive approach that leverages the full range of UBS businesses and resources worldwide."

John Mathews
Divisional Director, Head of Private Wealth Management

[1] UBS Corporate Profile 4Q2022. Consists of invested assets for Global Wealth Management & Asset Management

Our principal advisors

Our Private Wealth team is at the epicenter of the UBS ecosystem. Individuals and family offices have access to products and services across all areas of the firm, resulting in holistic, institutional coverage. In fact, Ken Witover and Adam Rosenthal are **UBS Family Office Consultants (FOC),** underscoring our expertise in connecting exceptional families to the bespoke resources and solutions their significant wealth demands.

Kenneth Witover, FOC

Managing Director
Private Wealth Advisor
Senior Portfolio Manager
Family Office Consultant
k.witover@ubs.com

Past experience
- UBS Private Wealth Management
- Lehman Brothers, High Net Worth Fixed Income, Equity Portfolio Structuring and Cash Management
- Salomon Brothers, Municipal Bond Trading and Private Investment Department
- Lebanthal & Co., Head of Sales and Trading
- Bache & Co., Municipal Bond Trading

Education
- B.A., Biology, SUNY Oneonta

Life
- Ken serves on the Board of the American Joint Distribution Committee, where he is outgoing Vice President, chaired its investment committee for six years and sits on its executive committee, as well as board development committees for Eastern Europe and Israel.
- He is a past chair of Ashalim, a partnership of the Joint Distribution Committee and the government of Israel, to develop, implement, monitor and run programs helping children at risk and their families.
- He is also a member of The Foreign Policy Association, the Economic Club of New York and the Municipal Bond Club of New York.
- For many years, Ken served on the Board of MJHS Health Care System.
- For more than 25 years, he was a member of the Wall Street Steering Committee of UJA-Federation of New York.
- Ken and his wife, Erika, reside in Oyster Bay Cove on Long Island, close to Manhattan, where their children and grandchildren live.

Adam Rosenthal, FOC

Managing Director
Private Wealth Advisor
Senior Portfolio Manager
Family Office Consultant
a.rosenthal@ubs.com

Past experience
- UBS Private Wealth Management
- Lehman Brothers
- Kidder, Peabody & Co.

Education
- M.B.A., The Wharton School of the University of Pennsylvania
- B.B.A., University of Texas at Austin

Life
- Adam is a board member of Hands on Tzedakah (HOT), a small public charity whose mission is to reach out to those in need by supporting programs that fall below the radar of traditional funding.
- He is on the Advisory Board for the University of Texas Wealth Management Center.
- Adam currently resides in Manhattan. His son, Russell is currently majoring in Business at the University of Texas. His daughter, Rebecca, is at Riverdale Country School in NYC.

Our principal advisors

Steven Tacher

Managing Director
Private Wealth Advisor
Senior Vice President
Senior Portfolio Manager
steven.tacher@ubs.com

Past experience

- Senior Vice President, Branch Manager, Financial Advisor, Citi Smith Barney
- Senior Vice President, Branch Manager, Morgan Stanley

Education

- University of Pennsylvania, The Wharton School Branch Manager's Program
- M.B.A., Pace University, Lubin Graduate School of Business
- B.S., Economics, State University of New York at Albany

Life

- Steve and his wife, Amy, live in Syosset, NY and have three daughters.
- He and his family support a number of charities, including the American Cancer Society, Susan G. Komen Foundation and the Birthright Israel Foundation.
- Steve is a proud member of the Porsche Club of America.
- Outside of the office, Steve enjoys playing golf, vintage television shows and cheering on his beloved New York Knicks (he has been a season ticket holder for over 20 years).

Joshua Frankel, CFP®

Private Wealth Advisor
Senior Vice President
Senior Portfolio Manager
CERTIFIED FINANCIAL PROFESIONAL™
joshua.frankel@ubs.com

Past experience

- Account Vice President–Investments, Morgan Stanley
- Financial Advisor–Investments, Smith Barney

Education

- B.A., Economics, State University of New York at Albany

Life

- Josh and his wife, Rebecca, and daughter, Dara, live in Woodbury, NY.
- He enjoys staying in shape and playing golf.
- Josh volunteers his time mentoring students and is active in his homeowner association, spending time as both board president and treasurer.

Consistent recognition as industry leaders

Kenneth Witover

Forbes Best-In-State Wealth Advisors, 2023
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 too the quality of the investment advice

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.

Forbes Best-In-State Wealth Advisors, 2018, 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.

Barron's Top 50 Private Wealth Management Teams, 2019
The *Barron's* rating is awarded annually in March and is based on information from the prior year Q4.

Barron's Top 1,200 Financial Advisors, 2014, 2015, 2016, 2017, 2018, 2019
The Barron's rating is awarded annually in March and is based on information from the prior year Q3.

Barron's Top 1,000 Financial Advisors, 2011, 2013
The Barron's rating is awarded annually in March and is based on information from the prior year Q3.

Steven Tacher

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.

Adam Rosenthal

Forbes Best-In-State Wealth Advisors, 2023
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Barron's Top 50 Private Wealth Management Teams, 2019
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Barron's Top 1,200 Financial Advisors, 2014, 2015, 2016, 2017, 2018
The *Barron's* rating is awarded annually in March and is based on information from the prior year Q3.

Barron's Top 1,000 Financial Advisors, 2011, 2013
The *Barron's* rating is awarded annually in March and is based on information from the prior year Q3.

Joshua Frankel

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. For more information on third party rating methodologies, please visit ubs.com/us/en/designation-disclosures

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Important disclosures

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