



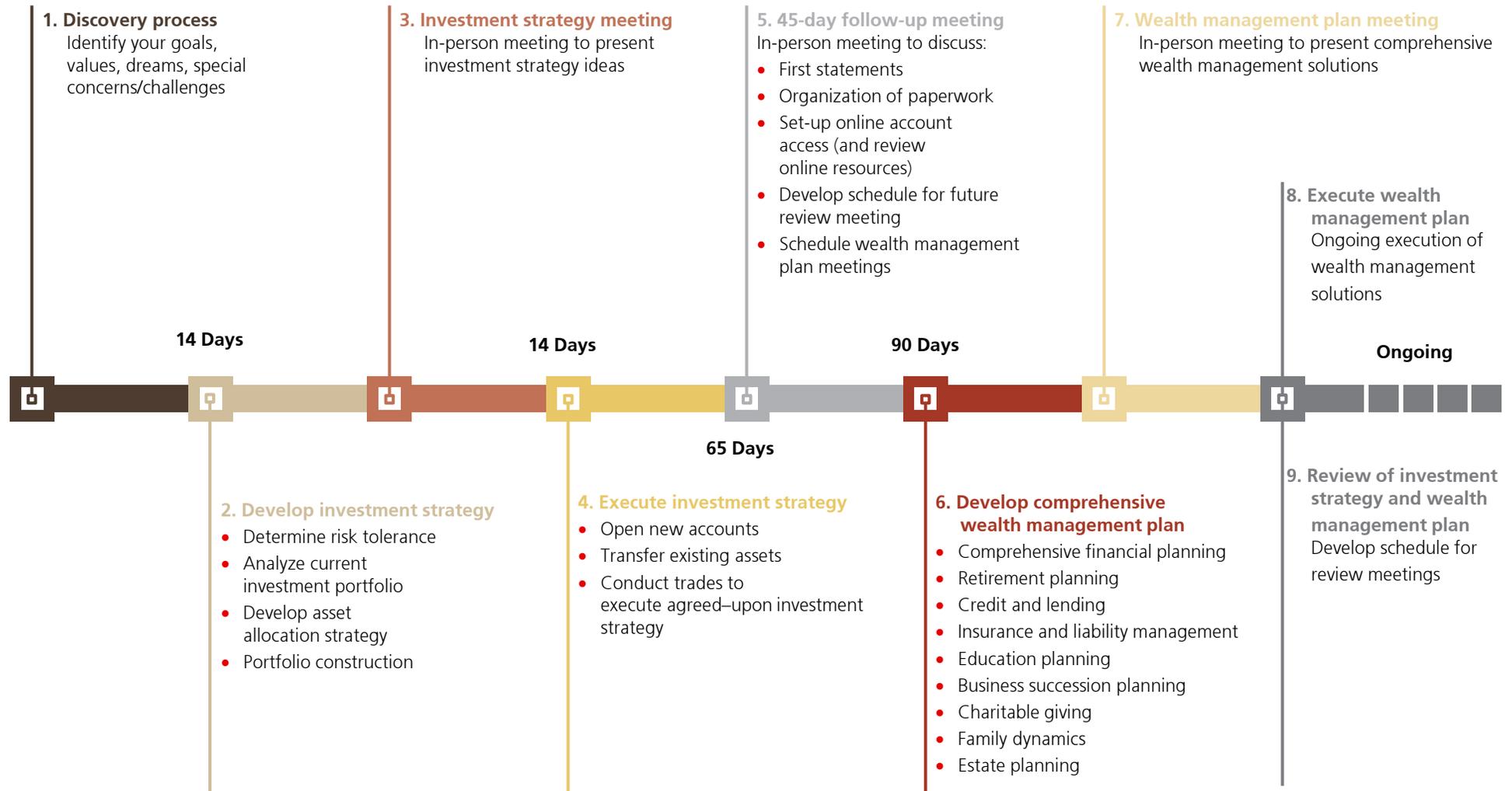
Rowan Wealth Management

Advice. Beyond investing.



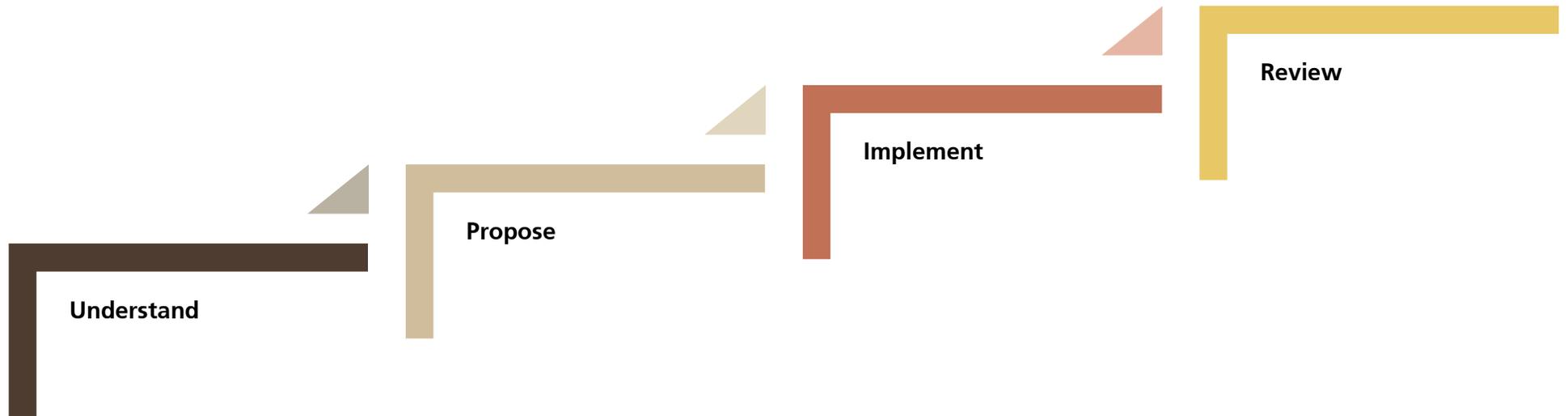
A disciplined process guides our ongoing relationships

We have a clear process to understand your goals and develop appropriate advice.



The client experience

We take the time to understand your **needs** and **goals** and proactively provide appropriate solutions. We keep you informed on a regular basis and monitor and update strategies as appropriate to respond to ever-changing markets and your evolving needs.



What are your financial priorities?

Wealth planning at UBS looks beyond the assets in your portfolio. It looks at your life.

Depending on what you're looking for and the goals you're working to achieve, your strategy may range from simply funding a child's or grandchild's education to determining long-term care needs to complex trust arrangements. As your needs and objectives change, we can help you modify your strategy.

Wealth accumulation

- Fund education for children or grandchildren
- Save for a major expenditure or investment
- Seek financial security
- Plan for a comfortable retirement
- Maximize employee/executive compensation plans
- Build liquidity

Wealth preservation and risk control

- Align portfolio objectives with a changing lifestyle
- Preserve assets and income in the event of disability, long-term care or death
- Manage retirement funds (appreciation and distribution)
- Reduce taxes
- Improve cash flow
- Business continuation

Wealth transfer

- Create your legacy
- Manage estate taxes
- Gifting during lifetime
- Testamentary transfers to beneficiaries
- Transfer business interests
- Plan strategic philanthropy

Neither UBS Financial Services Inc. nor any of its employees provide legal or tax advice. You should consult with your personal legal or tax advisor regarding your personal circumstances.

Planning process

Financial plan—your road map through the rest of your life

We help you

- Establish and prioritize goals for your money
- Estimate the cost of your goals
- Establish target dates to achieve goals
- Budget to fund your goals
- Confidently pursue your goals

Estate plan—the importance of estate planning

- Select the guardian of your choice to raise your children
- Pick the successor manager of your affairs in the event you become incapacitated
- Decide who gets your assets as well as when and how they get them
- Create financial security for your family by having insurance that will replace lost income
- Structure your affairs to minimize the impact of the probate process
- Protect your assets from what could be substantial taxation

Investment plan

Step 1: Establish comfort level, timeframe and target allocation for your money

Step 2: Hire professional money managers

Step 3: Diversify across asset classes

Step 4: Stay invested: performance is long term

Step 5: Rebalance: buy low and sell high to maintain target allocation

Step 6: Manage for tax efficiency

Step 7: Monitor and review regularly

Advice. Beyond investing.

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Investment Planning	Estate Planning and Charitable Giving	Retirement Planning	Risk Management and Insurance	Cash Flow and Budget	Assistance to Loved Ones	Income Tax Planning
Review of Goals	Wills	Retirement Goal Setting	Review of Existing Policies	Income Sources	Gifting	Review of Cost-Basis
Review of Portfolio	Power of Attorney	Social Security and Medicare	Life Insurance Needs	Expenses and Budgeting	Education Planning	Review Realized Gains
Asset Allocation	Living Will	Business Planning	Long-Term Care Insurance	Debt Management	Caring for Elderly	Carry Forward Losses
Time Horizon	Health Care Proxy	IRA Contributions and Conversions	Disability Insurance	One-Time Expenses	529 College Savings Plans	Tax Loss Harvesting
Withdrawal Strategies	Trusts	Employer-Sponsored Plans and 401(k)s	Health Insurance	Planned Large Expenses	Roth IRA'S for Children	Deductions and Credits
Stock Concentration	Irrevocable Life Insurance Trusts	Annuities and Pensions	Homeowner's or Renter's Insurance	Emergency Funding	UGMA/UTMA	Potential Roth Conversions
Review Investments Held Outside of the firm	Estate Taxes	RMDs and Withdrawal Strategies	Liability Coverage	Dollar Cost Averaging		Health Savings and Flexible Spending Accounts
	Guardians for Minor Children	Self-Employed Retirement Plans		Mortgage Review		
	Charitable Giving and Trusts			Lines of Credit		

Concierge service

- Coordinate with other advisors such as your attorneys and accountants
- Hold regular meetings and ensure that all planning is well-coordinated and implemented
- Maintain copies of insurance policies, estate planning documents and tax returns

Impacting our clients' lives

Important goals for our clients

We will help you

- Make smart decisions about money
- Minimize and reduce taxes
- Grow, protect and transfer wealth
- Take care of heirs
- Plan for giving and your legacy

What do our clients value most?

- Puts my interests first
- Motivates me to take action
- Understands the needs of those in my situation
- Straightforward about fees
- Easy to talk to
- Proactive contact

We can make a positive impact in your financial life if you

- Want the freedom and simplicity of having your financial assets under the watchful eye of one trusted Financial Advisor team
- Want a plan that generates lifetime income while making sure you don't outlive your money
- Want to delegate the financial planning process allowing you to focus on family, friends and what is important to you
- Want to see your wealth transfer successfully to the next generation

Guiding clients towards their goals

Current situation and goals

- Married couple in their 50s
- Both are busily employed and raising their family
- Three children—two in college and one in high school
- \$2.5 million in investable assets
- Primary goals: To put a plan in place to retire comfortably in 10 years

Recommendation

- Consolidate and coordinate all accounts to ensure they are working together
- Update portfolio to focus on wealth enhancement and protection
- Create income projections with various scenarios
- Review and update beneficiary and estate strategy

Results

- Clients gained control and confidence by putting a plan in place that reflects their future plans
- Their assets are more secure, diversified and resilient to potential market downturns
- Now that their finances are updated and organized, the clients are more confident to plan for a retirement on their terms

Rowan Wealth Management

In close collaboration with you, our goal is to help you gain the financial freedom and flexibility to live the lifestyle you have worked so hard to achieve—now and in the future.



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Guiding your journey

Rowan Wealth Management began in 2001 when Nick Rowan recognized that families needed guidance in their financial lives. He began with one simple and effective notion: “I will serve in the best interest of my clients so they feel comfortable with themselves, their financial plan, myself and my firm.” Turns out that notion was spot on.

What began as a small investment business has grown to become one that is recognized for successfully assisting grandparents, parents, children and grandchildren to grow, protect and transfer their family’s wealth.

Today, Rowan Wealth Management is a team that helps families retire comfortably and transfer family wealth successfully to the next generation. Together, Nick and Jen take good care of their growing clientele. The trust that clients place in them is evident in the fact that the team is now serving the children and grandchildren of Nick’s clients.

We offer both investment advisory and brokerage services, each of which is separate and distinct, differs in material ways, and is governed by different laws and separate contracts. In providing a financial plan, we may act as a broker-dealer or investment adviser, depending on whether we charge a fee for the service. Financial plans provided free of charge are a service incidental to our brokerage relationship and the service terminates upon delivery of the plan. We provide financial planning services as an investment adviser for a separate fee pursuant to a written agreement, which details the terms, conditions, fee and scope of the engagement. For information about our fee-based financial planning services, see the firm's Financial Planning ADV Disclosure Brochure. Note that financial planning does not alter or modify in any way the nature of a client's UBS accounts, their rights and our obligations relating to these accounts or the terms and conditions of any UBS account agreement in effect during or after the financial planning service. Clients are not required to establish accounts, purchase products or otherwise transact business with us to implement any of the suggestions made in the financial plan. Should a client decide to implement their financial plan with us, we will act as either a broker-dealer or an investment adviser, depending on the service selected. For more information please visit ubs.com/workingwithus.

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