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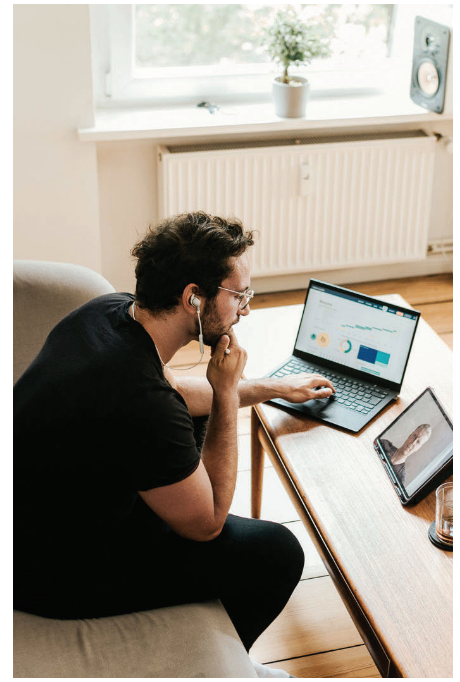
# Understanding the distinct needs of business owners

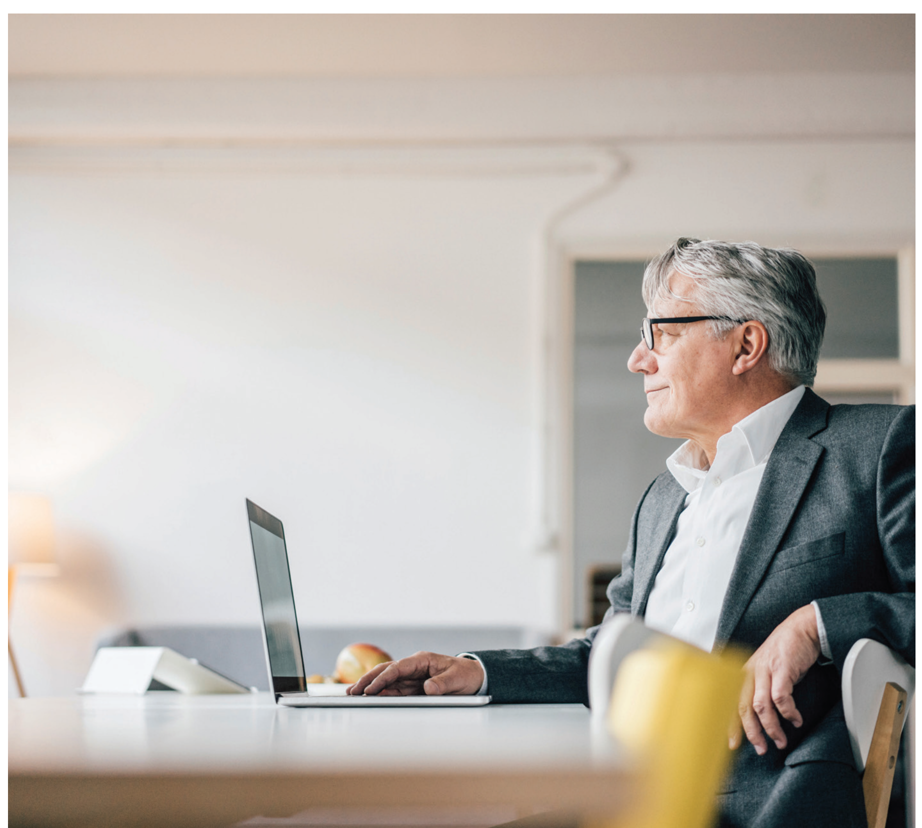
Millennium Wealth Management Partners

UBS

We believe business owners see us as much more than just financial advisors. They see us as active allies who they can count on to help meet the objectives of their business.

We treat the concerns of your company and your employees as our own and help deliver the expertise you need to manage complexity and drive effectiveness.





# Comprehensive guidance for the business owner

We work with a select number of private business owners who value our ability to speak knowledgeably about their professional ventures. We address the full cycle of business needs, from expansion strategies to transitioning or exiting your company to post-sale wealth management.

When you need to raise capital, sell your business or manage the liquidity from a sale, we can provide the technical expertise for handling all the details and ensuring your transactions are carried out smoothly and efficiently. Knowing who to work with in these stressful periods of transaction and transition can make all the difference.

– **Expanding your business.** If you're a business owner who is looking to expand, you require a team of experts to manage growth, including private capital sourcing and public equity and debt financing.

– **Lending solutions.** Through UBS, you can access innovative solutions such as securities-backed lending, pre-IPO credit, mortgages and tailored financing.

– **Succession planning and exit strategies.** The decision to exit a business is often very personal and complex. We'll work with you on succession and exit strategies that may include ESOPs, investment banks, strategic buyers and business valuation.

– **Post-liquidity wealth management.** Clients trust our experience when assessing their succession goals and laying the groundwork for managing the resulting liquidity event. Before, during and after the sale or transition of your business, our team can coordinate your tax and legal advisors to develop tax-advantaged strategies and provide comprehensive post-liquidity wealth management.

# UBS resources for business owners

Wherever you are in your business life-cycle, UBS can work with you every step of the way. We have a broad range of solutions for business owners to help you toward your goals.

**Financial planning**
- Net worth calculation
- Cash-flow analysis
- Asset allocation advisory
- Liability management
- Education planning
- Retirement planning
- Exit strategy planning

**Corporate and retirement solutions**
- Retirement plan consulting services
- Qualified and non-qualified plans
- Executive compensation benefits
- Employee stock ownership plans (ESOPs)
- Equity plan advisory services

**Lending solutions**
- Small business lending
- Commercial real estate lending
- Securities based lending
- Mortgages
- Aircraft financing
- Art financing
- Yacht financing

**Wealth transfer planning**
- Succession planning
- Trust services
- Estate and tax planning
- Family gifting strategies
- Charitable giving and philanthropic solutions

**Investment banking**
- M&A advisory
- ESOP advisory
- Capital raising
- Valuation services

**Risk management**
- Key-person insurance
- Buy / sell agreements
- Life insurance needs analysis
- Disability income coverage review
- Long-term care protection