Trust. Experience. Confidence.

Posluszny Wealth Management

UBS

At **Posluszny Wealth Management** we serve business owners/entrepreneurs, successful professionals and corporate executives, providing comprehensive financial planning, experienced investment strategies and creative wealth management solutions.

We believe personal relationships are essential. We forge close bonds by being present to advise you at the critical events in your life—starting a family, planning for college, building or exiting a business, and preparing for retirement.

With over seventy years experience in the financial services industry and a wide network of strategic connections, we consider ourselves your "financial concierge"—the single point of contact you and your family will require for all your wealth management needs, large or small.

> We're a multigenerational family business. My father started our practice and I now work with my son Doug. That helps us value the fact that we often work three or even four generations deep in the families we serve.
>
> **– Steve Posluszny**

Leading with a plan

With Posluszny Wealth Management, starting with a plan is essential. In our initial conversations, we'll ask you about current assets and cash flow, any financial liabilities you may have and where you envision yourself and your family five, ten, twenty years from now. Will you be caring for aging parents? What type of retirement do you see yourself enjoying? What shape will your legacy take, in terms of providing for children and grandchildren or planning philanthropic gestures?

The financial plan that we create together provides clarity on where you need to be in the future and how to get there. Since no one's life remains static, we think of it as a blueprint that guides you forward yet is flexible enough to evolve as your life or your goals change.

Liquidity. Longevity. Legacy.

Our approach can help you organize your financial life into three key strategies: **Liquidity**—to help provide cash flow for short-term expenses, **Longevity**—for longer-term needs and **Legacy**—for needs that go beyond your own. Through the plan we create together, we can help you pursue what matters most today, tomorrow and for generations to come.

Liquidity

The next 3 years

To help **maintain** your lifestyle
- Entertainment and travel
- Taxes
- Purchasing a home

Longevity

4 years - lifetime

To help **improve** your lifestyle
- Retirement
- Healthcare and long-term care expenses
- Second home

Legacy

Now - beyond your lifetime

To help **improve** the lives of others
- Giving to family
- Philanthropy
- Wealth transfer over generations

Time frames may vary. Strategies are subject to individual client goals, objectives and suitability. This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved.

All investments involve the risk of loss, including the risk of loss of the entire investment.

> Our job is to assist our clients in defining their life goals and then create a truly comprehensive financial plan to help fulfill them.
>
> **– Doug Posluszny**

Investment management

We build a collaborative investment process that fits your needs, all within the framework of your financial plan. We consider a number of factors, including your stage in life, your growth and income needs and your asset allocation—how much in stocks, bond, cash. We keep your risk tolerance, time horizon and legacy planning goals uppermost in mind at all times.

Retirement income planning

Pre-retirement, we will design comprehensive strategies to help you generate income to maintain your lifestyle after you stop working. Just as importantly, our plan focuses on efficiently managing your retirement income after you retire—including how and when to distribute your assets and the best strategies for tax mitigation.

Business planning

The business owners we advise are often seeking optimal ways to monetize their businesses after a lifetime of hard work. We'll work closely with you and your other professional advisors to choose the solution that works for your business in terms of succession, tax mitigation and post-liquidity wealth management.

Transitions

A good portion of our clients are women who have assumed financial responsibilities due to a divorce or separation. They are understandably concerned about what their "new normal" is going to look like and require financial advice that addresses their current reality. Doug Posluszny can help advise on all aspects of separation/divorce planning, including income distribution and post-divorce investment management.

Helping to safeguard multigenerational wealth

We are a multigenerational team and often work with different generations within the same family. We'll coordinate with your legal and tax advisors to assist you on estate planning and wealth transfer strategies that help meet the needs of your children and grandchildren.

The global resources of UBS

Backed by the global and local resources of UBS, we have access to a network of connections—estate attorneys, bankers, mortgage experts and tax professionals—who can advise on any financial situation.

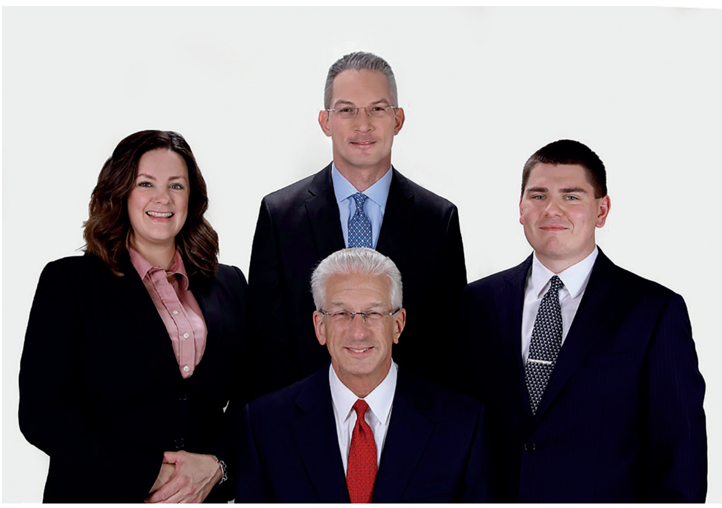
> We pride ourselves on the fact that our team has the knowledge, resources, versatility and integrity to create the best possible outcomes for managing your wealth.
>
> **– Max Shubin**

A second opinion

How confident are you that you have identified your true financial goals? Are you certain that your current investments are allocated with the right amount of risk and foresight? Exclusively for friends, family and associates, our consultative **Second Opinion Service** can help you or someone you care about recognize the value of an integrated, comprehensive wealth management approach.

Contact us today to learn more about how we can help to improve your current situation.

> We are a concierge practice, which means we are detail-oriented, responsive to your needs and focused on providing high-quality service.
>
> **– Lisa Marie Gallagher**



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