



Services we provide

Posluszny Wealth Management

UBS Financial Services Inc.

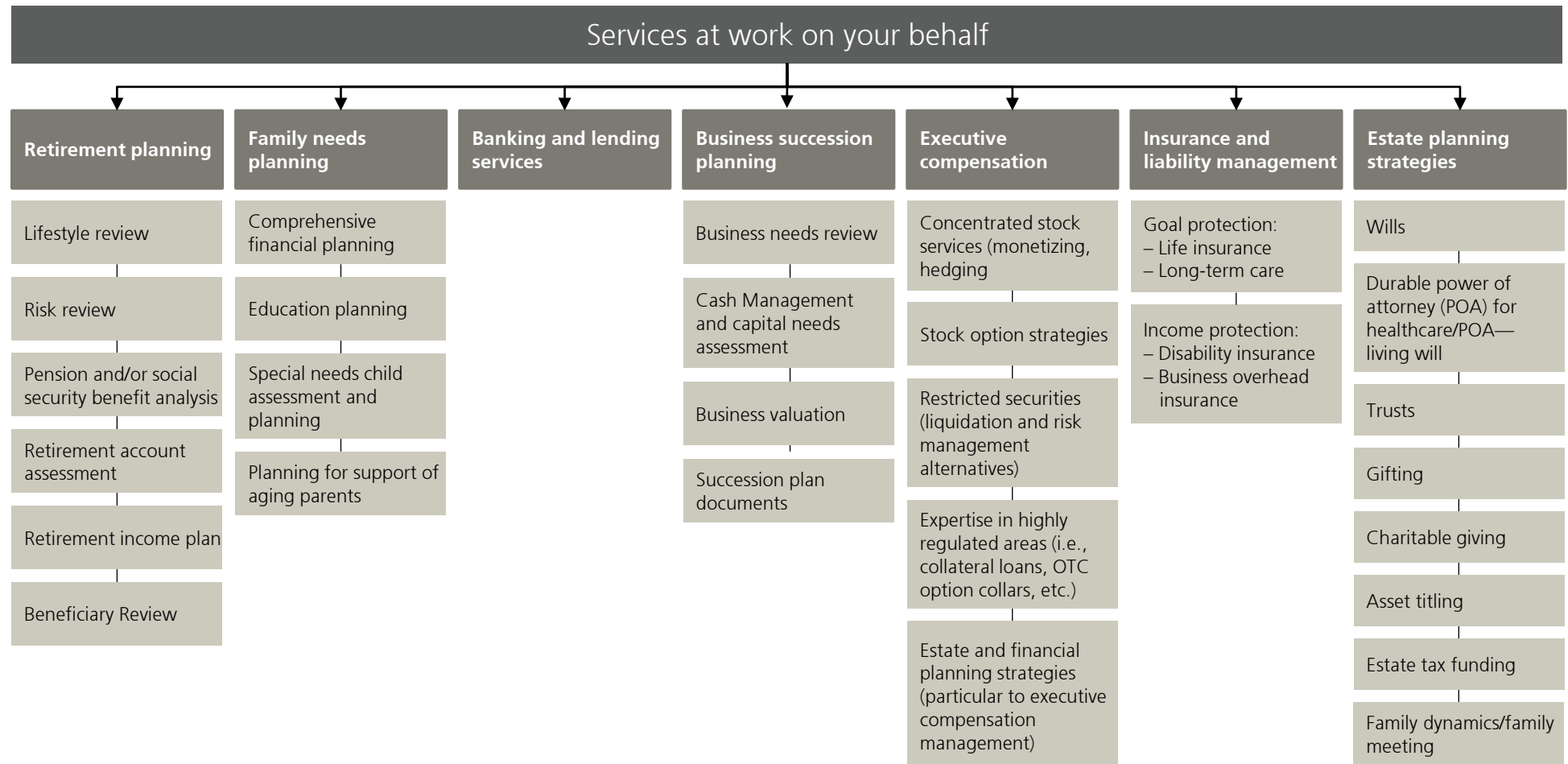
61 South Paramus Road, Fourth floor
Paramus, NJ 07652

advisors.ubs.com/poslusznygroup



Comprehensive wealth management services

We have in-depth experience in financial planning and investment management, but we also bring in professionals with the expertise necessary for a successful wealth management plan. We will also work with any professionals with whom you already have a relationship.



What you can expect from us

Understanding my clients, their family and needs

- What do you want to do (start a business, retire, spend time with family, travel and entertainment, hobbies)?
- What do you want to have (homes, cars, boats)?
- What do you want to give to family and/or special causes?
- What worries you?

Working with other Advisors

- Annual tax documents to CPA
- Meet with other advisors
- Address tax inquiries
- Life Documents binder for important records

plan

- Net worth analysis
- Annual planning review and update
- Intergenerational planning and family mission meetings
- Advice on large purchases
- Annual key documents review
- Annual beneficiary review (IRAs, 401(k)s, insurance policies, annuities, trusts)
- Social security/Medicare guidance
- Advice on and adjustments for major life events
- Budget and cash flow

access

- Direct deposit
- FDIC Insured deposits¹
- Checking, bill payment, wire transfers and automatic fund transfers
- Debit and credit cards
- Online account access and 24/7 ResourceLine
- Account statement, year end summary and e-Delivery

save

- Analyze retirement income and growth needs
- Estimate college funding costs for children and/or grandchildren
- Recommend appropriate investments and asset allocation
- Analyze and recommend appropriate state-specific 529 plans and other education funding strategies
- Analysis of company benefits (401(k), deferred compensation, equity compensation)

¹ The FDIC provides insurance for brokered certificates of deposit and other deposit products up to the maximum insurance amount of \$250,000 per depositor for each account ownership category at the issuing institution.

What you can expect from us

borrow

- Annual analysis of all outstanding liabilities
- Fixed, variable and interest-only mortgages
- Recommend borrowing strategies for education funding, real estate, business needs and more
- Help clients borrow against securities to assist family with down payments, college costs and business capital
- Manage and maximize liquidity

grow²

- Assess goals, and time horizon, and analyze risk tolerance for each
- Source, analyze and share market leading research
- Perform investment suitability analysis
- Create asset allocation strategy
- Select portfolio securities
- Execute trades
- Performance reporting
- Year-end tax/gain loss harvesting
- Rebalancing
- Quarterly performance reviews
- Seek portfolio alpha while minimizing risk
- Access to world class intellectual capital Protect

protect²

- Execute tax management strategies
- Hedging and liquidity for concentrated stock positions
- Manage downside losses on investments with specific products and strategies
- Protect savings with long-term care funding strategies
- Life and disability insurance to protect family from loss of income
- Trust strategies to protect assets from creditors, litigation and potentially unprepared beneficiaries
- Business succession planning
- Establish 10b5-1 trading plans to protect against insider trading claims
- Estate planning and preservation
- Keep clients informed on key macroeconomic events

give

- Manage annual gifting
- Education funding
- Intergenerational lending for “giving while living”
- Family mission statements and planning
- Wealth transfer
- Trust services for legacy planning
- Philanthropic planning
- Philanthropic trust structures
- Recommendations on donor-advised fund investments and selection of charitable recipients

² Investing involves risk including the potential of losing money or the decline in value of the investment. Performance is not guaranteed.

Important information

Disclosures

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.

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Equal Opportunity Lender. Equal Housing Lender.

ResourceLine is a service mark of UBS Financial Services Inc.

Investing in securities involves risks, and there is always the potential of losing money when you invest in securities.

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Borrowing using securities as collateral entails risk and may not be appropriate for your needs. All loans are subject to credit approval. For a full discussion of the risks associated with borrowing using securities as collateral, you should review the Loan Disclosure Statement that will be included in your application package. Neither UBS Financial Services Inc. nor UBS Bank USA provides legal or tax advice. You should consult your legal and tax advisors regarding the legal and tax implications of borrowing using securities as collateral for a loan.

All investments carry risk of loss and certain investments are considered speculative and involve significant risks. Performance is not guaranteed.

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As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at ubs.com/relationshipsummary, or ask your UBS Financial Advisor for a copy.

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