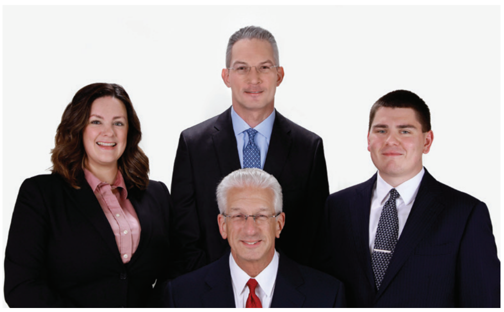
Posluszny Wealth Management

Second Opinion Service



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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.

At Posluszny Wealth Management, we're passionate about helping people across their entire financial lives. Our team of financial professionals aims to deliver a whole new level of total wealth management.

What to expect from our Second Opinion Service
We'll meet with you, your friends, family and associates for a discovery meeting, then invite you back for a investment plan meeting. Hopefully, we can confirm that you're on track to meet your goals. If necessary, we'll suggest ways in which we can help—including recommending someone else who might be a better fit for your needs.

One of three things will happen:
1. We find out that you're in good shape and advise you to stay the course.
2. We find out that you could better your situation. If we aren't a fit for your particular situation, we'll be happy to point you in the direction of a Financial Advisor who can work with you more effectively.
3. We find gaps in your current plan and feel we could offer alternative strategies that better address your needs.

Choose a team that's redefining wealth management
It never hurts to know more about your financial situation. Clients of Posluszny Wealth Management benefit from a team that can provide a clear, comprehensive vision of wealth management. We'll take you through a full discovery and analysis process to help you and the people you care about make more informed decisions.

We'll help you understand where you are now—and where you'd like to go in the future.

It never hurts to know more about your financial situation.

– *Forbes* Best-In-State Wealth Advisors, New Jersey, 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.

– *Forbes* Best-In-State Wealth Management Teams, New Jersey, 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.

Our consultative process

We approach each new engagement with a time-tested, collaborative process. This allows us to have an open dialogue in which we learn about your values and goals, while working with you to tailor a plan to help meet them.

Full client experience

Second Opinion Service process

Our first appointment will be a discovery meeting focused on gaining a clear, in-depth understanding of your values and goals. After the meeting concludes, our team will conduct a comprehensive analysis of your current situation to identify any gaps in your current plan. Then we will invite you back for a second meeting, where we will address any issues identified through our analysis, as well as offer some solutions to consider. Hopefully, we can confirm you are on track to meet your goals. If necessary, we will suggest ways in which we can help, including recommending someone else who may be a better fit for your needs. Either way, you will receive both a Total Client Profile and personalized analysis of your current situation—worth a value in excess of $5,000.

Second Opinion Service

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

In providing financial planning services, we may act as a broker-dealer or investment adviser, depending on whether we charge a fee for the service. The nature and scope of the services are detailed in the documents and reports provided to clients as part of the service. Financial planning does not alter or modify in any way a client's existing account(s) or the terms and conditions of any account agreements they may have with UBS.

Borrowing using securities as collateral entails risk and may not be appropriate for your needs. Please review the Loan Disclosure Statement that will be included in your application package for more information.

Depending on your needs we can help you implement your retirement strategies through both our brokerage and advisory capabilities.

We are providing the descriptions in this document to help you understand services or products we may make available to you, or factors that you should generally consider when deciding whether to engage in any transaction, service or product. Please note that it is important that you evaluate this material and exercise independent judgment when making investment decisions. This information, including any description of specific investment services or products, is marketing material and is solely for the purposes of discussion and for your independent consideration. It should not be viewed as a suggestion or recommendation that you take a particular course of action or as the advice of an impartial fiduciary.

If you would like more details about any of the information provided, or you would like personalized recommendations or advice, please contact your Financial Advisor. We are here to help.

Neither UBS Financial Services Inc. nor its employees (including its Financial Advisors) provide tax or legal advice. You should consult with your legal counsel and/or your accountant or tax professional regarding the legal or tax implications of a particular suggestion, strategy or investment, including any estate planning strategies, before you invest or implement. For more information on third-party rating methodologies, please visit **ubs.com/us/en/designation-disclosures.**

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