



# Confidence at every stage: Proceed with passion

Solutions for **business owners**



# How are you approaching your business challenges?

Your passion has turned into a successful business. But you may still have questions: What if I want to expand? Am I doing all I can to reward my best employees? Am I making the right investment choices for my business? When is the right time to start planning to exit my business?

UBS has what you need to help drive your business forward with optimism.

Get strategic planning at every stage of your business. Take advantage of tailored solutions that can help you manage near-term cash flow and your longer-term goals. Even guidance for what could happen to you and your business beyond your ownership.

To see how our premier capabilities can help you confidently tackle your challenges today and tomorrow, speak to your UBS Financial Advisor.

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**90%** of business owners are glad they started a business<sup>1</sup>



# Pursue your goals with eyes wide open

You started your business with goals in mind. Some you've already achieved, but you still may have more. Together, let's take a broad look at the financial side of your business. We can help determine if there are financial and investment strategies that can work toward your ongoing goals, such as:

## **Cash-flow analysis**

A well-designed strategic asset allocation can help you bridge any possible short-term liquidity needs that may arise.

## **Asset allocation advisory**

Establish and create an appropriate balance to your investment portfolio that aligns with your long-term goals and objectives.

## **Net worth analysis**

Your UBS Financial Advisor can help you calculate a more accurate valuation of your business for planning purposes.

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**63%** of former business owners would advise new owners not to be afraid to ask for advice<sup>1</sup>



# Look out for yourself and your employees

With many successful businesses, the most valuable assets are the people. So, it's critical to plan for the benefits and well-being of your employees and yourself. UBS can help you navigate ways to prepare for the unexpected and reward your best employees. Together, these can make for a stronger business.

## **Executive compensation benefits**

Tailored financial planning services for executives' distinctive needs with a specialized UBS Financial Advisor dedicated to each executive and their family.

## **Insurance solutions**

Protect the wealth you have created with the right planning. Products address key employee benefits and key person protections, qualified retirement plans, bonus plans, deferred compensation plans, disability, life insurance plans and more.

## **Retirement plan services**

Collaborate with UBS to manage the complexities of offering a retirement plan—whether just starting a plan or for those with well-established benefits. Either way, we'll help manage your responsibilities as a plan fiduciary and help prepare your employees for life beyond retirement.

## **Employee Stock Ownership Plan (ESOP) advisory**

Take advantage of a flexible, tax-efficient way to transition your business to your employees—instead of an outright sale to a strategic or private equity partner. An ESOP creates a long-term monetary benefit for your employees by making them the economic beneficiaries of the company.

## **UBS Financial Wellness**

Your US-based employees can get access to UBS Financial Coaches for personalized financial guidance, plus digital content and tools to help gain knowledge. All to help empower your employees to take control of their financial future.

## **UBS Institutional Consulting**

Get objective, insightful advice to help you manage your assets. All backed by the capital strength and resources of UBS. Core services include investment and spending policy planning assistance, asset allocation analysis and studies, portfolio evaluation and review, and more.



# Manage cash confidently

We've all heard the saying, "The only constant in life is change." That's why convenient access to cash and credit lending is key to meeting your shifting needs.

Get liquidity and financing solutions that can help you grow and pursue your objectives with confidence. Here are a few offerings that put you at the center:

## **Business credit cards, offered by UBS Bank USA**

Get valuable expense management tools and enhanced cardholder protections for your business with the three powerful business credit cards offered by UBS Bank USA. Add up to 24 employee cards at no additional cost. Visit [ubs.com/uscards](https://ubs.com/uscards) for details.

## **Residential home financing, offered by UBS Bank USA**

From your first discussion through application, approval and closing, you'll receive our full attention backed by a NMLS-registered UBS Bank USA Private Mortgage Banker<sup>2</sup> with years of residential lending experience.

## **Business loans**

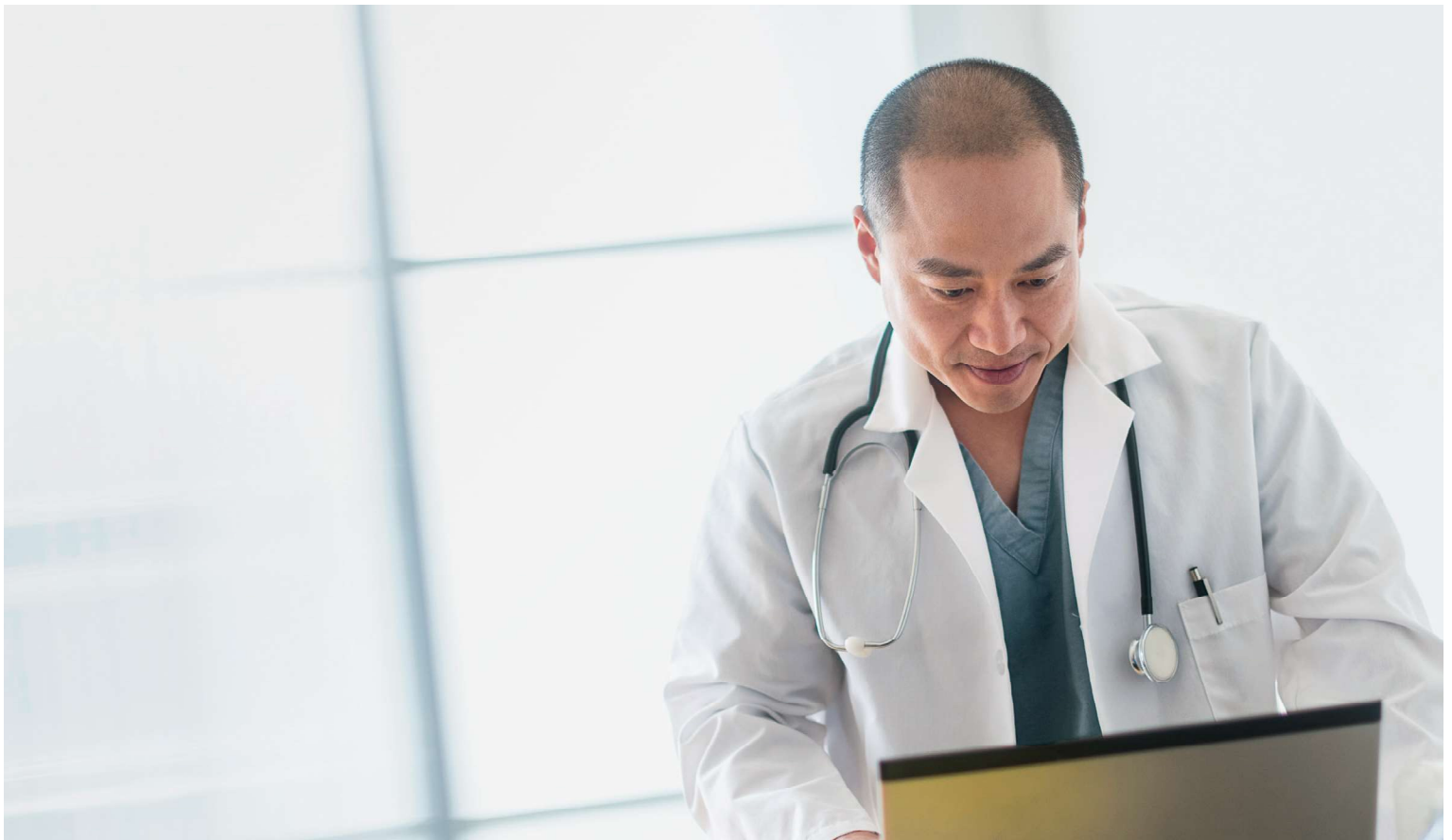
Enjoy a range of lending options, offered by UBS Bank USA. With securities-backed lending, you may be able to borrow funds for your business using your eligible securities at UBS as collateral.

## **UBS Business Services Account BSA**

Our full suite of cash management capabilities can help you manage your long-term investments and your short-term cash in one place so you can optimize your wealth management strategy.

## **Additional tailored lending options**

Take advantage of flexible lending solutions with UBS Bank USA, including commercial real estate (**CRE**) financing and tailored lending programs such as Private Equity Lending, Pre-IPO Lending and Employee Stock Ownership Plan (ESOP) Lending. You can also access offerings from our network of third-party referral lenders, including agriculture loans, asset-based lending, yacht/aircraft financing, middle-market corporate lending and art financing.



# It's never too early to start planning your exit strategy

The sale of your business may be some time down the road. But the steps you take now can have a big impact when the time comes. Your UBS Financial Advisor can collaborate with a team of professionals to help you with the complexities for your business and personal financial planning—before, during and after the sale.

## **Strategic Exit Services**

Transitions are complex decisions based on a variety of personal, business and market-related factors. We'll help you evaluate the options and offer solutions that align with your goals. Should you choose to pursue a sale, we can help prepare your business for the transaction and identify an investment bank (within UBS or our external network of boutique IBs<sup>3</sup>) that is right for you.

## **Transition and succession planning**

Get help understanding your potential options including an outright sale, recapitalization, transition to management or the next generation, an Employee Stock Ownership Plan (ESOP), leveraged buyout or a transition of ownership.<sup>3</sup>

## **Family Office Solutions Group**

We offer valuable resources to families considering options for managing their family's wealth. Get exclusive access to a network of families, entrepreneurs and thought leaders.

## **Pre-sale wealth planning**

How might the deal structure impact how you achieve your goals? Which deal structure will provide you with more tax benefits? How might your sale enable you to have a greater impact on philanthropic causes? Working together with your team of trusted advisors, we can help you with your decisions.

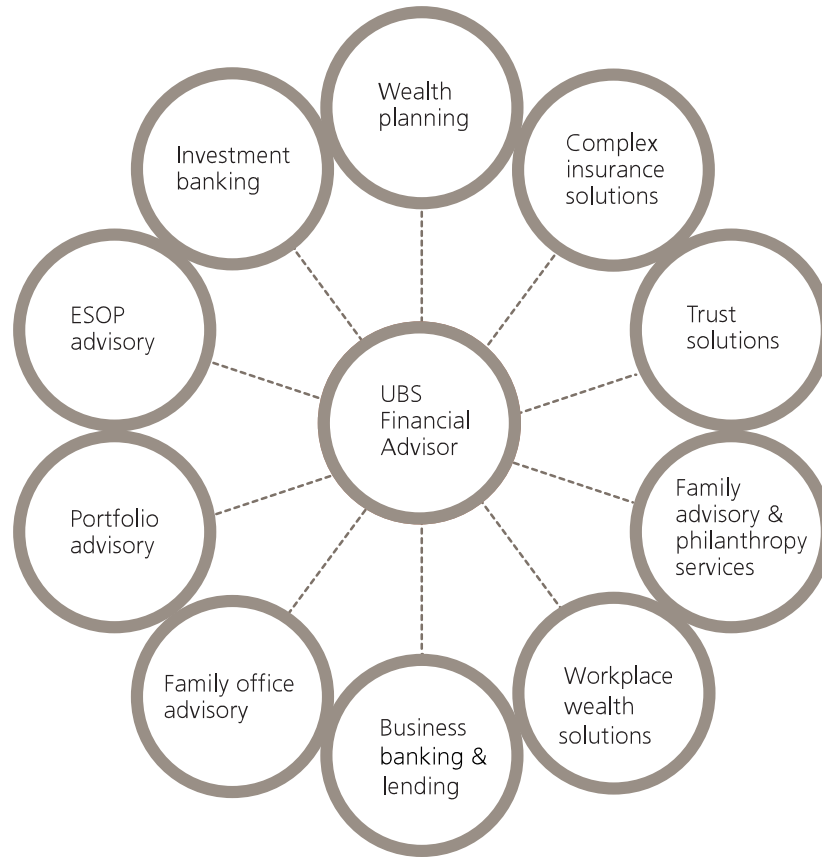
## **Post-sale wealth planning**

The right post-sale strategy can help you to thoughtfully invest your after-tax proceeds, reallocate your assets in line with your goals and transition to the next phase of your wealth management.



# Bring your passion

You know that navigating the various stages of your business is challenging. Put our global wealth management expertise to work for you. Whether you're just starting, growing or planning to exit, we have solutions to help keep driving you and your business forward—with optimism and confidence. Proceed with passion.



**Let's start a conversation today.  
Speak with your UBS Financial Advisor.**

Or learn more at [ubs.com/businessservices](https://ubs.com/businessservices).

<sup>1</sup>Investment Watch Survey, February 2018

<sup>2</sup>UBS Private Mortgage Bankers and Wealth Management Bankers are employees of UBS Bank USA and are individually registered in the Nationwide Multistate Licensing System & Registry (NMLS). UBS Financial Advisors are employees of UBS Financial Services Inc.

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**Equal Opportunity Lender. Equal Housing Lender.** 

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**Important information about client expenses associated with a UBS Bank USA Commercial Real Estate (CRE) loan transaction:** Potential expenses typically include, but are not limited to, the following: appraisal, engineering report, environmental report, seismic report, zoning report, insurance review, lien searches and lender legal fees. You are personally responsible for paying the transaction costs incurred from a UBS Bank USA CRE loan.

All loans originated by UBS Bank USA, Member-FDIC.

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