



One relationship.
Many resources for business owners.

Access the valuable resources and expertise of UBS

Thompson, Singor & Cimmino

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Wealth Planning, philanthropic services and trust solutions to help understand and strategize the pursuit of you and your business's goals for the people and causes you care about

Insurance solutions to help protect you and your business from unexpected events

Family advisory to help manage transitioning the business and wealth between generations

Business banking and lending, with a focus on what matters most to you, advisors can help you realize your vision when your investments and cash management resources from UBS Financial Services Inc. and liquidity solutions from UBS Bank USA work together to help you meet your goals

Family office services to help you access institutional capabilities across all UBS divisions

Investment banking advisors (within UBS and our external network of boutique IBs) to lead the transaction, helping you realize the full potential of your business

ESOP advisory services offers business owners a viable liquidity alternative, as opposed to typical M&A processes, for those who may wish to give back to their employees while accessing tax-favored benefits

Workplace Wealth Solutions offers comprehensive services including financial wellness, equity plan services, retirement plan services and institutional consulting

Portfolio advisory services to help create an investment strategy that aligns with your goals and objectives



Disclaimer

Borrowing using securities as collateral involves special risks, is not suitable for everyone and may not be appropriate for your needs. All loans are subject to credit approval, margin requirements, and margin call and other risks; credit lines may be subject to breakage fees. For a full discussion of the risks associated with borrowing using securities as collateral, review the Loan Disclosure Statement included in your application package/account opening package. **UBS Financial Services Inc. (UBS-FS) and its Financial Advisors have a financial incentive to recommend the use of securities backed loans, rather than the sale of securities to meet cash or other liquidity needs because we receive compensation related to the loan as well as the investments used to secure the loan.** We benefit if you draw down on your loan to meet liquidity needs rather than sell securities or other investments and have a financial incentive to recommend products or manage an account in order to maximize the amount of the loan. UBS-FS and its Financial Advisors and employees offer banking and lending products to clients through our affiliates and third-party banks in our capacity as a broker-dealer and not as an investment adviser.

UBS Bank USA, UBS-FS, their employees and affiliates do not provide legal or tax advice. You should contact your personal tax and/or legal advisors regarding their particular situations, including the legal and tax implications of borrowing using securities as collateral for a loan.

About UBS Bank USA Products (cont'd)

All residential mortgage products are only offered by UBS Bank USA, Member FDIC, NMLS No. 947868. All loans are subject to underwriting, credit and property approval. Please note that not all mortgage products are available in all states, or for all loan amounts. Other restrictions and limitations may apply. UBS Bank USA currently offers residential mortgage loans within the 50 states of the United States of America and the District of Columbia. UBS Financial Services Inc., 1200 Harbor Boulevard, Weehawken, NJ 07086. Tel. no. 201-352-4054. NMLS No. 6737. Georgia Residential Mortgage Broker Registrant No. 18092. Massachusetts Mortgage Broker Lic. No. MB6737. Registered Mortgage Broker—NYS Dept. of Financial Services.

UBS Financial Services Inc. and its Financial Advisors do not take mortgage loan applications, do not offer mortgage loans and do not negotiate terms of mortgage loans.

UBS Bank USA Equal Opportunity Lender. Equal Housing Lender. 

About UBS Financial Services Inc. products and services.

All references to the UBS Resource Management Account (RMA) also apply to the Business Services Account BSA and the International Resource Management Account (IRMA).

The RMA, Business Services Account BSA and IRMA are brokerage accounts with UBS Financial Services Inc., a registered broker-dealer and a Member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available upon request or at sipc.org. The RMA account provides access to banking services and products through arrangements with affiliated banks and other third-party banks and provides access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services Inc. UBS Financial Services Inc. and/or its Financial Advisors may receive compensation in connection with deposit products.

Investment, insurance and annuity products: Not FDIC insured • No bank guarantee • May lose value

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Important information about brokerage and advisory services.

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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