



# UBS resources for business owners

Wherever you are in your business life-cycle, UBS can work with you every step of the way.

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# UBS resources for business owners

We have a broad range of solutions for business owners to help you toward your goals.

## Financial planning

- Net worth calculation
- Cash-flow analysis
- Asset allocation advisory
- Liability management
- Education planning
- Retirement planning
- Exit strategy planning

## Wealth transfer planning

- Succession planning
- Trust services
- Estate and tax planning strategies
- Family gifting strategies
- Charitable giving and philanthropic solutions

## Investment banking

- M&A advisory
- ESOP advisory
- Capital raising
- Valuation services

## Corporate and retirement solutions

- Retirement plan consulting services
- Qualified and non-qualified plans
- Executive compensation benefits
- Employee stock ownership plans (ESOPs)
- Equity plan services
- Workplace financial wellness

## Lending solutions

*Offered by UBS Bank USA*

- Securities backed credit lines
- Tailored lending
- Residential mortgages
- Commercial real estate
- Deposit products (automated sweep, CDs, and savings)
- Credit cards and debit cards

*Offered by UBS Wealth Management (FSI)*

- Client accounts and cash management
- Additional specialty financing options available through the Lending Referral Group network

## Risk management

- Key-person insurance
- Buy/sell agreements
- Life insurance needs analysis
- Disability income coverage review
- Property and Casualty insurance
- Long-term care protection
- Health care insurance



# Important information

## About UBS Bank USA Products

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.

All deposits at UBS Bank USA are insured by the FDIC up to \$250,000 (including principal and accrued interest) for each insurable ownership capacity (e.g., single, joint) in which you hold the deposits. For purposes of FDIC insurance, your deposits will be aggregated with your other deposit balances in the same ownership capacity at UBS Bank USA, including any Certificates of Deposit, UBS Bank USA Core Savings deposits and deposits through the UBS Bank Sweep Programs and UBS FDIC Insured Deposit Program. Investors/You are responsible for monitoring the total amount of deposits at UBS Bank USA. For more information about FDIC insurance, please visit the FDIC website at [fdic.gov/deposit/deposits](https://www.fdic.gov/deposit/deposits).

UBS Bank USA Core Savings is not intended for clients who need to have frequent access to their funds. UBS Financial Services Inc. will charge you a fee of \$25 for each withdrawal that you make from UBS Bank USA Core Savings in excess of five (5) withdrawals in a calendar month. Applicable fees may reduce your earnings. For these purposes, a withdrawal will be considered to occur on the day on which the funds are actually withdrawn from UBS Core Savings, which may not be the same day on which you place an order for the withdrawal with your Financial Advisor. These fees will be posted to your UBS account the business day following the excess withdrawal. You may incur a withdrawal fee even if the withdrawal is involuntary such as if a withdrawal is made by UBS to meet a margin call.

Please review carefully the UBS Bank USA Core Savings disclosure statement available at [ubs.com/coresavingsdisclosure](https://ubs.com/coresavingsdisclosure). Deposits in UBS Bank USA Core Savings, together with all other deposits at UBS Bank USA, are insured by the FDIC up to \$250,000 (including principal and accrued interest) for each insurable ownership capacity (e.g., single, joint) in which you hold the deposits. For purposes of FDIC insurance, your deposits will be aggregated with your other deposit balances at UBS Bank USA in the same ownership capacity, including any Certificates of Deposit, and deposits through the UBS Bank Sweep Programs and UBS FDIC Insured Deposit Program. You are responsible for monitoring the total amount of your deposits at UBS Bank USA in order to determine the extent of FDIC deposit insurance coverage.


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# Important information continued

## About UBS Bank USA Products (cont'd)

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**UBS Bank USA Equal Opportunity Lender. Equal Housing Lender.** 

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