

MainStreet Wealth Management Group



Team structure



Investment management

Andy McGee, CEPA

Senior Vice President–Wealth Management
Senior Portfolio Manager
Financial Advisor

– *Forbes*/SHOOK Best-In-State Wealth Advisor, Texas, 2022 – 2024. 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.

John Carolyn

Senior Vice President–Wealth Management
Senior Portfolio Manager
Financial Advisor

– *Forbes*/SHOOK Best-In-State Wealth Advisor, Texas, 2021 – 2024. 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.

Eligibility is based on quantitative factors and are not necessarily related to the quality of the investment advice.

Advanced financial planning

Mark Lopez, CFP®, CDFA®

CERTIFIED FINANCIAL PLANNER™ professional
Certified Divorce Financial Analyst®
Financial Advisor

Institutional retirement plan consulting

Don Atherton

Vice President–Wealth Management
Financial Advisor

Sara Babazadeh

Financial Advisor

Relationship management/operations

Cindy Heiser

Team Administrator

Irene Portugal

Client Associate

Lori Vorwerk

Senior Wealth Strategy Associate

Forbes Best-In-State Wealth Management Teams, 2023

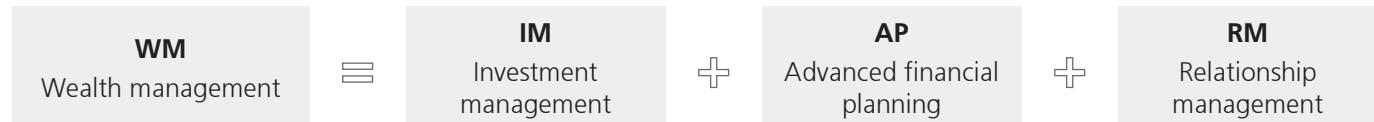
The *Forbes* rating is compiled by SHOOK Research and awarded annually in January, based on information from a 12-month period ending March of the prior year. Eligibility is based on quantitative factors and is not necessarily related to the quality of the investment advice.

What sets us apart from the competition?

MainStreet Wealth Management's mission

1. Help very successful entrepreneurs and their families make smarter decisions about money so they can spend more time focusing on what is most important to them.
2. Help women in transition move confidently to financial independence.
3. Help energy and chemical company executives and retirees.

Our wealth management formula



We use our wealth management formula to help our clients address each of their five key concerns:

1. Making smart decisions about money
2. Mitigating taxes
3. Taking care of heirs
4. Wealth protection strategies
5. Magnifying charitable gifts



Investment management

We can help you organize your financial life into three key strategies: Liquidity—to help provide cash flow for short-term expenses, Longevity—for longer-term needs and Legacy—for needs that go beyond your own.

Our S.M.A.R.T. strategy (Strategic Management of Assets for Return and Tax Efficiency) emphasizes tax optimization, ensuring you retain more of your earnings.

Financial Excellence means your investments are laser-focused on one objective: enhancing shareholder wealth. We strategically utilize investments that prioritize proxy voting, steering clear of political distractions and concentrating solely on your financial prosperity.



Investor behavior

This is one of the most important determinant of investment success because it is amplified through the other layers. Investing can be an exceptionally difficult endeavor, especially at turning points in the market—emotions can be a hurdle to successful investing. Even the best investment strategies will endure periods of underperformance or capital losses—capital growth is only possible for investors capable of enduring these periods and remaining steadfast.



Asset allocation

Building a diversified portfolio around a given risk level is the foundation of an investment strategy.



Taxes

Although taxes do not appear in published investment returns, they represent a significant headwind to long-term capital growth and a hidden headwind to tactical strategies. We consider tax implications with every tactical adjustment.



Fees

Investment fees have been trending downward for years—both through the growth of exchange traded funds (ETFs) and through falling costs in other investment vehicles such as mutual funds. We do believe in active management as a tool to lower the psychological cost of investing, and to help provide better risk-adjusted returns. For most portfolios, we recommend using a balanced mix of actively and passively managed strategies.

Time frames may vary. Strategies are subject to individual client goals, objectives and suitability. This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved.

Advanced financial planning

Advanced financial planning provides holistic, comprehensive planning services to help prioritize and attain each family's unique goals.

We provide and update financial plans for all clients.

The advanced financial plan will help address affluent clients' biggest concerns after capital preservation/growth:

Wealth enhancement: Mitigating taxes on money earned by working and through investments

Wealth transfer: Helping ensure that their heirs are taken care of wealth protection

Wealth protection strategies

Charitable gifting: Help make sure that clients' charitable gifting has the maximum impact for the client and the recipient

Relationship management

Our mission here is to build and maintain client trust through engagement, exceptional service, sound advice, effective communication, and delivery of the firm's full resources to help clients reach their goals. It is broken down into two components:

Client relationship management

Delivering our four-step consultative process

- Discovery/Re-discovery
- Plan/Recommend
- Implement
- Monitor and review*

Expert professional network

Coordinating the firm's full resources with clients' CPAs, attorneys and other trusted advisors. As a wealth manager, we review clients' complete financial picture and identify any needs. As appropriate, we then turn to our network in order to evaluate specific financial challenges and devise appropriate recommendations.



* We provide periodic monitoring of advisory accounts in accordance with the client's agreements with UBS. Unless separately agreed in writing, UBS does not manage client's brokerage account, and clients make the ultimate decision regarding the purchase or sale of investments.

Why UBS?

UBS leads the way in wealth management

Building on its history of over 160 years, UBS is committed to bringing its global resources to bear on the portfolios of high net worth individuals to help them pursue their wealth management goals. Today, as a world-leading global wealth manager¹ with \$3.3 trillion in invested assets² across the entire wealth spectrum, we are strongly positioned to help our clients address their sophisticated needs and the realities of the global economy. Our dedicated Financial Advisors deliver customized solutions to help our clients reach their goals no matter what the environment is like.

The UBS approach to managing wealth

Exclusive research. The Global Wealth Management Chief Investment Office (GWM CIO) team combines insights from global research professionals and local expertise to give clients access to our best investment thinking. Informed by a rigorous investment process, GWM CIO's insights help clients make better investment decisions in a rapidly changing global marketplace.

Global solutions. Our clients' complex needs drive the solutions we provide. We offer a great variety of solutions across a wide range of products and platforms.

Top-ranked Financial Advisors.³ To help clients pursue their ultimate goals, our Financial Advisors provide comprehensive strategies and solutions based on an understanding of clients' objectives and risk tolerance, and the financial plans they create together.

¹ UBS's estimates based on published invested assets and internal estimates.

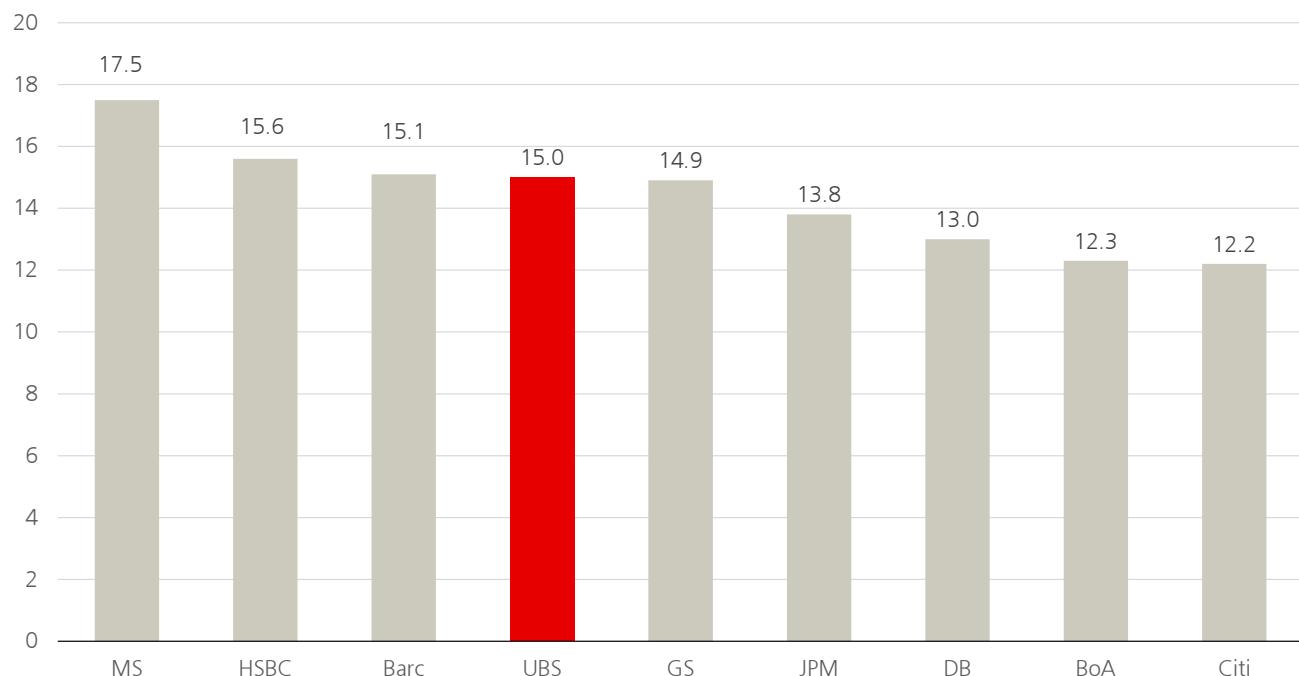
² UBS Global Wealth Management invested assets as of December 31, 2021.

³ Many of the UBS Financial Advisors are recognized on a number of industry lists and rankings, such as *Barron's* Top 1,200, *Barron's* Top 100 and *Barron's* Top Women Financial Advisors. Accolades are independently determined and awarded by their respective publications. For more information on a particular rating, visit their corresponding website. Neither UBS Financial Services Inc. nor its employees pay a fee in exchange for these ratings. Accolades can be based on a variety of criteria including length of service, compliance records, client satisfaction, assets under management, revenue, type of clientele and more.

Strong and well capitalized

UBS remains financially strong, with solid long-term credit ratings and a Basel III Common Equity Tier 1 (CET1) capital ratio (fully applied) of 15.0% as of December 31, 2021. The Basel III framework is a global regulatory standard on bank capital adequacy, stress testing and market liquidity risk; it is designed to improve the banking sector's ability to absorb shocks arising from financial and economic stress.

Basel III Common Equity Tier 1 capital ratio (%)—Fully applied¹



Source: Companies reporting

¹ All figures are fully applied. UBS and CS are based on Swiss SRB Basel III, other European peers are based on Basel III under CRD IV, while US peers are based on Basel III rules under advanced approach.

For more information, see disclaimers at the end of this presentation and “Capital Management” section in our quarterly and annual reports available at ubs.com/investors.

Global Wealth Management and Group performance

Global Wealth Management (GWM)¹

	4Q21	3Q21	4Q20
Performance (USD million)			
Operating income	4,824	5,002	4,277
Pre-tax profit	563²	1,516	864
Assets (USD billion)			
Invested assets	3,303	3,198	3,016

UBS Group AG key corporate figures

	4Q21	3Q21	4Q22
Invested assets (USD billion)	4,596	4,432	4,187
Return on common equity tier 1 capital (%) ³	11.9	20.8	16.8
Market capitalization (USD million) ⁴	61,230	55,432	50,013

GWM Americas

	4Q21	3Q21	4Q20
Performance (USD million)			
Operating income	2,769	2,741	2,382
Pre-tax profit	471	559	381
Assets (USD billion)			
Invested assets	1,842	1,736	1,568

¹ Comparatives may differ as a result of adjustments following organizational changes, restatements due to the retrospective adoption of new accounting standards or changes in accounting policies, and events after the reporting period.

² Figure includes USD 657 million legal expenses related to provisions for French cross-border matter.

³ Refer to the "Performance targets and capital guidance" section of our Annual Report 2020 for more information about our performance targets.

⁴ Refer to the "Share information and earnings per share" section of the firm's 3Q21 and 3Q20 reports for more information.

Long-term credit rating (as of November 10, 2021)

	S&P's long-term rating/outlook	Moody's long-term rating/outlook
UBS Group AG	A-/S	A3/S
UBS Group AG	A+/S	Aa3/S
HSBC Holdings PLC	A-/S	A3/S
HSBC Bank PLC	A+/S	A1/S
Bank of America Corp.	A-/P	A2/P
Bank of America N.A.	A+/P	Aa2/P
Citigroup Inc.	BBB+/S	A3/S
Citibank N.A.	A+/S	Aa3/S
The Goldman Sachs Group Inc.	BBB+/S	A2/S
Goldman Sachs Bank USA	A+/S	A1/S
JPMorgan Chase & Co.	A-/P	A1/P
JPMorgan Chase Bank N.A.	A+/P	Aa2/S
Morgan Stanley	BBB+/P	A1/S
Morgan Stanley Bank N.A.	A+/S	Aa3/S

Legend: Group holding/operating company.

Source: credit rating agencies' websites.

S&P: Issuer Credit Ratings: [details](#).

Moody's: senior unsecured debt rating: [details](#).

Moody's rates senior unsecured debt issued by UBS Group AG on an unsolicited basis.

Industry recognition



Euromoney Awards for Excellence

- World's best bank for wealth management (2015, 2016, 2018, 2020, 2021)
- North America's best bank for wealth management (2017, 2020, 2021)

Euromoney Private Banking and Wealth Management Survey (#1 rankings, peer review basis)

- Best Private Banking Services Overall, Global (2016 – 2021)
- Ultra High Net Worth clients (2016 – 2020)
- High Net Worth clients (2015 – 2022)
- Super affluent clients (2016 – 2019, 2021)
- Family Office Services (2016 – 2018, 2020 – 2022)
- Research and Asset Allocation Advice (2015, 2016, 2018)
- Philanthropic Advice (2015 – 2022)
- ESG/Impact Investing (2015 – 2022)
- International Clients (2015 – 2022)
- Next Generation (2020 – 2022)
- Serving Business Owners (2020)
- Technology—Data Management and Security (2020 – 2022)
- Technology—Innovative or Emerging Technology (2021 – 2022)

PWM/The Banker Global Private Banking Awards

- Best Global Private Bank (2017, 2020, 2021)
- Best Private Bank for Chief Investment Office (2021, 2023)
- Best Private Bank for UHNW Clients (2017, 2019)
- Best Private Bank for Sustainable Investing (2018 – 2020)
- Best Private Bank for Entrepreneurs (2018)

For the complete list of UBS private bank and wealth management awards, visit our website: ubs.com/global/en/about_ubs/about_us/awards.

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Mutual funds and exchange traded funds are sold by prospectus. **For more complete information about a fund, including the investment objectives, charges, expenses and risk factors, contact your Financial Advisor for a free prospectus.** The prospectus contains this and other important information that you should read carefully before investing. Diversification does not guarantee a profit or protect against a loss in a declining financial market.

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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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