

Protecting Company and ESOP Legacies: A solution to the repurchase obligations challenge

76%*

of companies have not set aside funding for future Repurchase Obligations.

41%*

of companies have used >25% of their free cash flow to meet Repurchase Obligations over the last three years.

\$2T*

in unfunded pensions, posing a significant risk to over 15 million employees.

Our solution

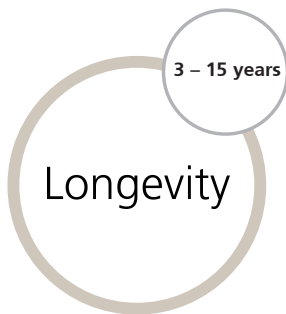
A comprehensive financial planning approach that takes into account the distinctive features of the ESOP, aimed at fostering long-term stability while mitigating traditional risks and downsides.

Strategically allocate cash to foster growth



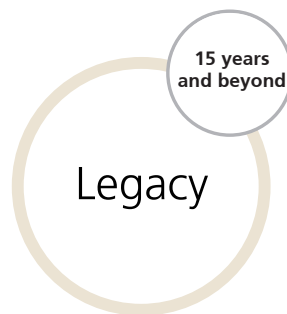
Support your employee's retirement

Support stability through all economic cycles

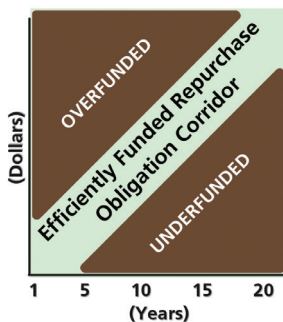


Sustain your ESOP's stability and viability

Promote continuity beyond our time



Maintain the legacy of the founder and the company



This gives us the **"Efficiently Funded Repurchase Obligation Corridor,"** a strategic solution designed to optimize funding for your obligations without compromising liquidity needed for other strategic purposes.

UBS Wealth Way is an approach incorporating Liquidity. Longevity. Legacy. strategies that UBS Financial Services Inc. and our Financial Advisors can use to assist clients in exploring and pursuing their wealth management needs and goals over different timeframes. This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved. All investments involve the risk of loss, including the risk of loss of the entire investment.

Joshua M. Young, CFP®, CEPA

Senior Vice President–Wealth Management
Senior Portfolio Manager
614-442-6293
joshua.m.young@ubs.com

Brenda A. Bennett, CFP®, CEPA, CRPS™

Financial Advisor
614-939-2214
brenda.bennett@ubs.com

Corporate Liquidity Planning Group

UBS Financial Services Inc.

180 Market Street, Suite 200
New Albany, OH 43054

ubs.com/fs

* 2023 National Center for Employee Ownership 2023 ESOP Repurchase Obligation Survey.

The information contained in this material is not a solicitation to purchase or sell investments. Any information presented is general in nature and not intended to provide individually tailored investment advice. The strategies and/or investments referenced may not be suitable for all investors as the appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Investing involves risks and there is always the potential of losing money when you invest. 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.

Information contained herein is of a general nature and is provided for informational purposes only. Laws governing ESOP transactions and the rules under Section 1042 of the Internal Revenue Code of 1986, as amended ("Code"), are complex and persons considering an ESOP or Section 1042 transaction should seek professional guidance from their tax and legal advisors. Specific structures and decisions can only be developed based on a thorough review of the facts and circumstances relative to a particular company and its shareholders. Neither UBS Financial Services Inc. nor its employees provide tax or legal advice. In addition, shareholders who sell to an ESOP should understand the applicable rules of the Internal Revenue Code of 1986, as amended ("code"), including requirements for qualified replacement property ("QRP") as defined by Code Section 1042. Shareholders should consult their tax and legal advisors regarding their personal circumstances. IRS Circular 230 disclosure: To ensure compliance with requirements imposed by the IRS, any US federal tax information in this material is not intended, or written to be used, for the purpose of (1) avoiding penalties under the Internal Revenue Code, or (2) promoting, marketing or recommending to another party any transaction or matter contained in this material.

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, 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.

Certified Financial Planner Board of Standards, Inc. (CFP Board) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with plaque design) logo in the United States, which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements. For designation disclosures, visit ubs.com/us/en/designation-disclosures.

© UBS 2024. All rights reserved. The key symbol and UBS are among the registered and unregistered trademarks of UBS. UBS Financial Services Inc. is a subsidiary of UBS Group AG. Member FINRA/SIPC. ED_04012024-1 IS2401544 Exp.: 03/31/2025