

# Understand. Advise. Execute.

Polaris Wealth Management  
Private Wealth Management



**UBS**

Since its creation in 1994, Polaris Wealth Management has been helping clients simplify their financial lives so they can pursue what is most important to them. Combined with our years of experience, we are in the position to address some of the most complex financial challenges faced by wealthy families.

Understanding each client's unique needs and objectives is core to our servicing model. We help ensure you are getting oversight and coordinated advice from all of the providers that you work with. Every member of the Polaris team is dedicated to providing exceptional service. Regardless of the size of their needs, clients turn to us as their "first call" and know we will do everything that we can to get the job done.

## Why we do what we do

We care deeply about the client experience. Our team will not rest until we know that you are on the right track to pursuing all that you have set out to accomplish.

Our process is designed to help us understand who you are as a person as well as an investor. It begins with in-depth conversations that will fully identify your priorities, goals, concerns and values—all factors that contribute to successful financial decision-making. Based on this discovery process, we develop a comprehensive plan that is uniquely yours. This plan will serve as a road map to help to guide you toward pursuing your goals.

## Who we serve

For more than two decades, we have worked extensively with sophisticated families, senior executives, business owners and entrepreneurs. Many of our clients start with us as they face or anticipate a major transition in their lives, such as the sale of a business, inheritance, divorce, etc.

We choose to limit the number of families that we work with, enabling us to provide the undivided attention they deserve. Relationships with our team start at the \$5M level and we find that those clients who are open to suggestions and value relationships are the ones who have the greatest satisfaction.

### Specifically, we offer:

- Personal financial planning
- Wealth management
- Family governance
- Trust and estate planning strategies
- Insurance review
- Cash management
- Banking and lending services
- Corporate pension and 401(k) plans

## How we work together

Our process is designed to help us understand who you are as a person and as an investor. Our investment philosophy is grounded in understanding our clients' lives, their wealth and what they want to accomplish. To facilitate this process, we look to organize your financial life into three strategies:

- **Liquidity**—to help provide cash flow for short-term expenses
- **Longevity**—for longer-term needs
- **Legacy**—for needs that go beyond your own.<sup>1</sup>

The relative size of each of these areas will evolve as your personal circumstances change. Having specific assets earmarked for each category creates a more efficient investment portfolio that can better withstand challenging markets and keep you on track to meet long-term goals.

Our platform delivers a wide range of investment solutions, whether you are a self-directed investor or you prefer discretionary management through our managed account platform. Regardless of how you want to implement your strategy, you can rely on our team to help construct and track your investment plan over time.

## What makes the experience outstanding

Putting ourselves in your shoes and thinking about the world from your perspective allows us to better anticipate your needs. What is essential to our process is that we gain a clear understanding of what is most important to you. Our aim is to offer solutions to challenges before you are even aware they are a challenge. That's what we believe can result in better outcomes and forms the foundation of our lasting relationship.

### Fees and compensation

We believe that full transparency is a needed element to any relationship. That is why we will explain in detail all of the costs associated with building out your specific investment plan before we put any funds to work.

Fees and commission costs will vary depending on whether we work together in a "managed" model or a "self-directed" model. Regardless of how you wish to implement your plan, or the size and specific mandate, we focus on providing value and will always be clear about costs up-front.

## Our process



### Discovery

As a prospective client, we will meet with you and begin the discovery process of identifying what is important to you: your values, goals, relationships, interests and concerns.



### Your profile

We will draft your unique profile to review at our next meeting. This will outline our initial thoughts as to what we suggest will be required to build out a comprehensive plan specific to your goals.



### Engagement

If we mutually agree to engage, we will refine your plan and make further recommendations designed to help you pursue your long-term goals. Then we can move forward together to help you implement your plan.



### Onboarding

Our team manages the seamless onboarding process, including setting up new accounts and asset transfers. We will always make ourselves available to discuss your portfolio and your overall strategy.

<sup>1</sup> 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.

# Our team

Dedicated to your specific needs and goals

## William C. Gourd

Managing Director  
Private Wealth Advisor  
Family Office Consultant

- Founder and co-lead advisor
- Over 30 years of experience advising wealthy families
- M.B.A., finance, New York University; B.S., business and economics, Skidmore College
- *Barron's* Top 1,200 Financial Advisors, 2017 – 2020. The *Barron's* rating is awarded annually in March based on information from the prior year Q3.
- *Forbes* Best-In-State Wealth Advisors, CT, 2020 – 2022. 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.
- *Financial Times* 400 Top Financial Advisers, 2014 – 2019

## Michael D. Henderson

Senior Wealth Strategy Associate

- More than 10 years as a team member of Polaris Wealth Management
- Focus on financial planning, portfolio management, execution, due diligence and reporting
- M.B.A., finance, Fordham University; B.A., economics, Vanderbilt University

## Deborah Corbi

Senior Client Associate

- Over 20 years of experience working with high net worth individual and corporate executives
- B.S., education and psychology, Central Connecticut State University

## Derek J. Thompson

Senior Vice President–Wealth Management  
Private Wealth Advisor  
Family Office Consultant

- Co-lead advisor
- Over 20 years of experience of working with wealthy families on financial planning, portfolio management and family governance
- B.A. early childhood education, Tufts University
- *Forbes* Best-In-State Wealth Advisors, CT, 2019 – 2022. 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.
- *Financial Times* 400 Top Financial Advisers, 2015, 2019

## Michael Bier

Registered Client Associate

- Joined UBS as a client associate in July of 2023
- Michael focuses on client service requests and investment implementation
- B.S. in Finance and Accounting from Fairfield University

## Bevin M. Surdyk

Senior Client Associate

- Joined UBS Private Wealth Management in September 2008
- Over 17 years of experience working with ultra high net worth individuals, their families and foundations
- Recognized by peers for top service and outstanding efforts
- Spent three years with Lehman Brothers
- B.S., communication, University of Colorado

## Michele McCallion

Senior Vice President–Wealth Management  
Private Wealth Advisor  
Senior Portfolio Manager

- Co-lead advisor
- Over 30 years of experience of working with wealthy families on investment research, portfolio modeling, retirement planning, and estate and legacy planning strategies
- Master's in management, Kellogg School of Management, Northwestern University; B.S. with honors, finance and marketing, Boston College
- *Forbes* Top Women Wealth Advisors, 2018 – 2022. The *Forbes* rating is compiled by SHOOK Research and awarded annually in February based on information from a 12-month period ending September of the prior year.
- *Working Mother* Top Wealth Advisor Moms, 2017 – 2019, 2021. The *Working Mother* Magazine/SHOOK rating is compiled by SHOOK Research and awarded annually in October based on information from a 12-month period ending in March of the award year.

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

## Polaris Wealth Management

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Private Wealth Management

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