



# Ridge Financial Group at UBS

Global resources and local perspective for credit unions

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## **Ridge Financial Group**

### **UBS Financial Services Inc.**

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With over 30 years of experience working with credit unions, Ridge Financial Group understands the issues you face because we're dedicated financial professionals whose main focus is serving your industry.

We're backed by the global resources of UBS. Our robust open architecture allows us to help provide unbiased recommendations from a wide array of nonproprietary and UBS solutions.

### **Asset management and advice**

Our experienced team can offer asset management, strategic advice and insights:

- Custom investment portfolio management
- Funding solutions
- Employee benefit pre-funding plans
- Charitable donation accounts
- Supplemental executive benefit plans

### **The open architecture of UBS**

With access to the firm's substantial inventory as well as the full range of products and resources at UBS, we're able to look for better insights and help make recommendations based solely on your best interests.

### **Liquidity solutions**

A detailed liquidity policy and contingency funding plan is a National Credit Union Administration (NCUA) requirement. With a UBS Credit Line, you can pledge eligible securities as collateral for a loan instead of liquidating securities to help meet your needs.

### **Your regulatory obligations**

As a cooperative, not-for-profit financial institution, you should consider an Advisor who fully understands regulatory compliance responsibilities and provides an efficient, cost-effective approach to managing risk.

### **Safekeeping**

In today's uncertain financial markets, risk-conscious credit unions require a provider of settlement and safekeeping services for their securities, according to the NCUA.

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.

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