



Caring. Consistent.
Comprehensive.

The Frederick Group





Setting your family's course for the future

Where do you see your family in 10 years? In 25? To achieve your vision, you'll need to generate lifelong income, manage the impact of taxes and transfer wealth efficiently. Just as important will be preparing your children and grandchildren for the responsibilities of wealth.

These critical tasks require the guidance of a financial professional who understands all aspects of your situation, asks the important questions—and listens closely to the answers.

Comprehensive planning, backed by the power of UBS

At **The Frederick Group**, we build long-lasting relationships across the generations with a select number of families. We take a hands-on approach and a genuine interest in our clients' lives. People see us as their go-to resource for anything they need—financial or otherwise.

With more than 60 years of combined experience, we have honed our craft to encompass all aspects of financial planning. We have a deep bench of skill sets and capabilities, while also delivering the resources and specialists of a global firm. Our team helps clients prioritize their goals, identify unforeseen issues, navigate changing markets and avoid the pitfalls to building and preserving the wealth you have worked hard to create.

Pursuing your goals together

Our detailed process starts with several in-depth conversations. We ask pointed questions about family dynamics, estate planning wishes, ownership structures and tax exposures. Our goal is to lay out the entire financial and emotional picture of the family, so that we can identify challenges and help you seize opportunities.

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Step 1

Understanding you and your family



We want to know about your hopes and dreams, including:

- How do you want to transition out of your career?
- What is your vision for life in retirement?
- How much income will you need for day-to-day expenses?
- Do you have a strategy to address unforeseen events?
- What sort of legacy do you wish to provide for your children?
- Do you want to help pay for your grandchildren's college education?
- Will you need to help your parents financially in their later years?

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Step 2

Creating your comprehensive plan



We want to understand your situation and present you with multiple scenarios and recommendations that allow you to make an educated decision based on your needs, goals and desires.

- Review multiple plan scenarios to help you to see a variety of ways your plan could meet your expectations for obtaining your goals
- Determine your annual cash flow needs
- Schedule and time your large one-time purchases like cars, home improvements and big family vacations, to integrate with your wealth plan
- Work with your CPA to develop a tax-optimized strategy for distributions
- Work with your attorney to determine the best way to title your accounts and designate beneficiaries to implement your estate plan

3 Step 3 Implementing your comprehensive plan



We help clients organize their financial life into three key strategies that are tailored to their personal and business needs:

- The **Liquidity** strategy is designed to help meet your cash flow needs for the next one to five years. The goal is to insulate you from the need to sell your investments during periods of market volatility, locking in otherwise temporary losses.
- The **Longevity** strategy is designed to help meet expenses for the rest of your lifetime. This strategy focuses on managing the risk that you might outlive your wealth.
- The **Legacy** strategy addresses the share of your wealth that goes beyond what is needed to meet your generation's lifetime objectives. This strategy focuses on maximizing your wealth, and on passing this wealth across generations or to charity, in the most tax efficient and cost effective way.

4 Step 4 Designing your personalized portfolios



We will implement your plan with tailored portfolios that seek to help you pursue your goals, meet your cash flow needs and adhere to your tolerance for risk.

- We will also collaborate with your estate attorneys and tax professionals to create a single integrated approach and ensure that nothing is overlooked.
- We constantly monitor and adjust your investments to keep pace with fluctuating markets and changing economic conditions.
- Our team stays in regular communication with you in order to be sure that your investments continue to reflect your evolving family needs.
- In addition, we seek to mitigate the impact of taxes on your investment returns in an effort to help you keep more of what you earn.

Our disciplined asset allocation process makes it easier to stay focused on the long term—not on the market's day-to-day moves.

"Trust is key. Knowing that our advice is centered on their goals and values instills confidence in our clients."

– Matt Frederick

Discretionary portfolio management

Most of our clients prefer to delegate the day-to-day management of their assets to our personalized investment service, which is backed by the extensive global resources of UBS. As portfolio managers within UBS's Portfolio Management Program (PMP), we design and implement tailored investment strategies that pursue sensible growth and help to mitigate risk. We communicate consistently, review risk regularly and rebalance when necessary to reflect changes in your life and plan.

Meet the team

We understand that a lasting relationship is built on trust and exceptional service. The Frederick Group provides proactive and individual attention because we understand that your life is like no one else's. Our goal is to be your primary source of financial advice.

Team roles and responsibilities



Matt Frederick, AWMA®, CRPC®

Senior Vice President–
Wealth Management
Senior Portfolio Manager
Financial Advisor
matt.frederick@ubs.com

Matt assists ultra-high and high-net-worth families in finding solutions to today's complex problems. He helps families grow and protect their wealth as life evolves and is a key part of client's finding customized advice and solutions. Matt will work with you and will focus on your goals to develop a personalized financial plan which includes cash flow management, liability management, estate planning and charitable planning, all while being mindful of taxes. Matt also is a member of our investment committee and provides oversight in our investment philosophy and direction.



Chris Freeman, AWMA®

Investment Associate
christopher.freeman@ubs.com

Chris provides comprehensive wealth guidance and financial planning to a select group of high-net-worth families. He also assists the team with the implementation of financial plans by managing the various investment portfolios. Chris is the chairperson of our investment committee due to his extensive knowledge of portfolio construction and various investments. He manages the investment process to tailor models for clients unique needs and risk tolerances. Chris also screens and analyzes all private market investment opportunities before presenting them to our investment committee.



Katie Willoughby, AWMA®, CRPC®

Team Administrator
katie.willoughby@ubs.com

Katie focuses on our clients' next generation to help them to understand, organize, and secure their financial future. Katie helps to break down complex issues and concepts in an approachable, practical, and easy to understand manner. As a member of the investment committee, Katie handles all of the day-to-day trading operations for the team. She also takes the lead on Donor Advised Funds and Educational Accounts.



Alissa Thiemann

Client Associate
alissa.thiemann@ubs.com

Alissa is a dedicated Client Associate who plays a vital role in facilitating the team's day-to-day operations and client service. Alissa assists the team by providing administrative services while specializing in opening of accounts, cash withdrawal requests, and working with clients to complete paperwork and forms.

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The Portfolio Management Program (PMP) is a wrap-fee advisory program in which our Financial Advisors manage client accounts on a discretionary basis. PMP is designed for clients who (i) want to delegate portfolio management discretion to their Financial Advisor; (ii) are looking to implement a medium-to long-term investment plan; and (iii) prefer the consistency of fee-based pricing.

PMP is not appropriate for clients who: (i) want to maintain trading control over their account; (ii) seek a short-term investment; (iii) want to maintain consistently high levels of cash or money market funds, or invest primarily in no-load mutual funds; (iv) want to maintain highly concentrated positions that will not be sold regardless of market conditions; or (v) who anticipate significant withdrawals from the account.

Neither UBS Financial Services Inc. nor any of its employees provide tax or legal advice. You should consult with your personal tax or legal advisor regarding your personal circumstances.

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 clients understand the ways in which we conduct business, that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. For more information, please review the PDF document at ubs.com/relationshipsummary.

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