Affinity Wealth Partners

UBS Financial Services Inc.

Who We Are

At Affinity Wealth Partners, we work with individuals, families, and business owners to provide comprehensive financial planning designed to help you work toward what matters most to you.

Whether your goals include supporting your retirement lifestyle, providing for the next generation, or fulfilling your philanthropic aspirations, we want to help you turn possibilities into plans by developing customized strategies that align with your objectives.

We chose the name Affinity Wealth Partners because it reflects our passion for the clients we serve and the work we do on their behalf. Growing and protecting your family, career, and legacy is your life's work—ours is guiding you along the way.

How We Support You

We customize a unique plan that provides a holistic picture of your financial life—both where you stand today and where you want to go.

- We start with "vision creation," where we help you think about what you want your life to look like at every stage and then build out strategies that we believe are well suited for pursuing your goals.
- Then, we implement your investment plan, which we view as a tool for working toward the future you envision.
- Going forward, we provide behavioral coaching to help you understand how market conditions or world events might impact your plan over the long term, so we can help you either maintain your strategies or adapt them as needed.

We understand the opportunities and challenges of founders, entrepreneurs, and business owners.

- From launching to growing to exiting your company, we use our knowledge and experience to help you make decisions every step of the way.
- When you are ready to sell your business, we can help advise and coordinate your team of experts throughout the sale process and beyond.
- We can create a customized retirement plan allowing us to manage both your personal and professional wealth.

We take full advantage of our access to the resources of UBS, the world's leading wealth manager.

- We navigate the broad platform of resources available from UBS and implement those that align with your objectives.
- We adopt the firm's "Liquidity, Longevity, Legacy" approach to investment planning that considers your lifestyle needs today, tomorrow, and for the next generation.*
- For business owners, we connect you to specialists across UBS for financing opportunities, business succession planning, business community networking, and more.

*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. Timeframes may vary. Strategies are subject to individual client goals, objectives and suitability.

Success, Unscripted

As part of our commitment to supporting business owners, Jonathan Israel hosts “Success, Unscripted,” a podcast that tells real stories of success in the business world. Our aim is to showcase the journey of successful business owners, share inspiring narratives, and ignite a passion for entrepreneurship in the next generation of business leaders.

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Section 1

Our comprehensive resources for complex wealth

A team of professionals supported by a leading global wealth management firm

UBS

Meet the Team

Jonathan S. Israel, AAMS®, CRPS®, CPWA®

Senior Vice President–Wealth Management

Financial Advisor

How Jonathan can help

Jonathan provides advice, insights, and customized solutions to help individuals and families manage the many facets of their often-complex financial lives. He takes the time to understand what each client wants to accomplish and then helps craft a personalized and flexible financial plan aligned with their retirement goals, legacy objectives, and lifestyle aspirations. In addition, Jonathan assists with implementing and advising on corporate retirement plans for small and mid-size businesses. He is skilled at working with business owners and entrepreneurs to create alignment between their professional and personal financial situations and develop exit strategies that match their vision for their enterprise.

What makes him knowledgeable

Jonathan entered the financial services industry in 2006 and soon experienced two of the most severe stock market declines on record, which shaped his investment philosophy that the wealth creation potential of the stock market must be balanced by the capacity to withstand its occasional downturns. He spent five years at Edward Jones before joining UBS in 2011. Jonathan graduated from the University of California, San Diego, with a degree in economics, and he has continued to expand his industry knowledge by earning the designations of Accredited Asset Management Specialist℠, Chartered Retirement Plans Specialist℠, and Certified Private Wealth Advisor.

Getting to know Jonathan

Jonathan and his wife, Angeline, are the parents of two children, Emily and Asher, and a dog, Jasper. In his free time, Jonathan loves biking, cooking, reading, and playing the piano. He believes in the importance of giving back to the community, and he is a past president and member of his local Rotary Club, through which he helps a number of worthy community organizations. Jonathan and his family also support the local public schools and several charities each year.

Meet the Team

Jake Balcom
Client Associate

How Jake can help

Jake is responsible for overseeing all areas of client operations and service, and he assists clients with trading, account transfers, funds transfers, account information, online access, and performance reports. Jake believes in the importance of putting clients first, building personal relationships, and delivering an exceptional service experience.

What makes him knowledgeable

Jake joined the team in 2022 after graduating from the University of California, Santa Barbara, with a B.S. in psychology and brain sciences. He holds the Series 7 and 66 industry licenses.

Getting to know Jake

A Southern California local, Jake grew up in Palos Verdes. Having played baseball for most of his life, Jake values hard work and unity, which he believes are essential to a well-performing team. Outside the office, Jake enjoys surfing, going to concerts, and spending time with his family.

Industry Accolades for Jonathan S. Israel

Forbes Best-in-State Wealth Advisors (2024)

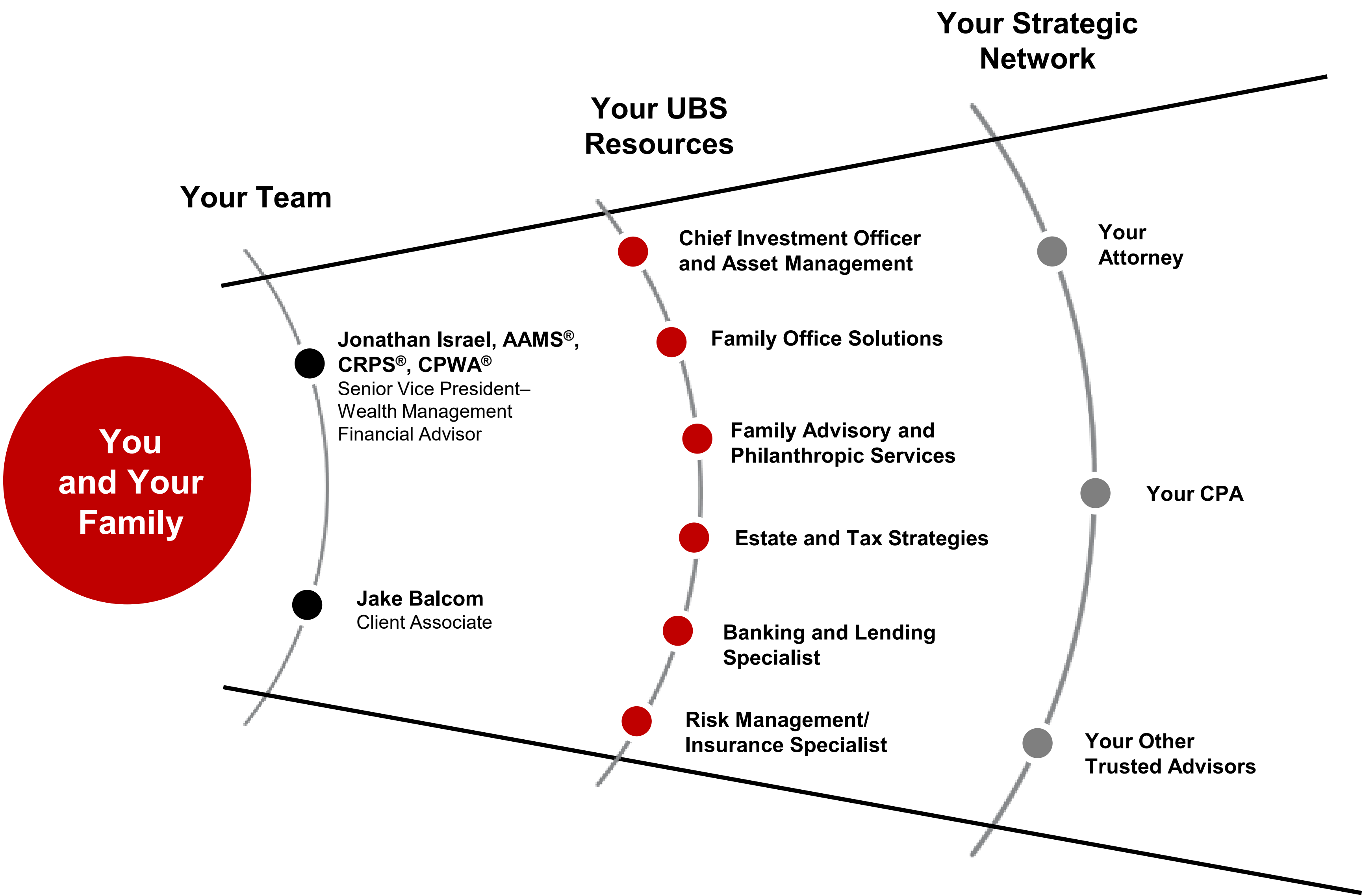
The Forbes rating is compiled by Shook Research and awarded annually in April based on information from a 12 month period ending June of the prior year.

Forbes America's Top Next-Gen (Generation) Wealth Advisors Best-in-State (2022, 2023)

The Forbes rating is compiled by Shook Research and awarded annually in August 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. For more information on third party rating methodologies, please visit ubs.com/us/en/designation-disclosures.

Affinity Wealth Partners



Banking and lending services are provided by UBS Bank USA, a subsidiary of UBS Group AG. UBS Bank USA, Member FDIC, NMLS no. 947868.

A leader in wealth management

Our team is backed by the strength of our parent company, UBS AG.

160

Collective years of experience

Source: UBS as of 3/31/2024

51 countries

Our global footprint

Source: UBS as of 3/31/2024

$5.9+ trillion

In invested assets globally

Source: UBS as of 6/30/2024

Global leader

UBS is a world-leading wealth manager

Source: UBS as of 3/31/2024

UBS Industry recognition

Euromoney Awards for Excellence

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

The *Euromoney* Awards for Excellence are based on information Q2 of the prior year to Q1 of the award year. UBS paid a license fee for use of the rating. The rating is based on quantitative factors and is not necessarily related to the quality of the investment advice.

PWM/The Banker Global Private Banking Awards

- **Best Global Private Bank** (2017, 2020, 2021)
- **Best Private Bank for Chief Investment Office** (2021) (new category 2021)
- **Best Private Bank for UHNW Clients** (2017, 2019)
- **Best Private Bank for Sustainable Investing** (2018-2020)
- **Best Private Bank for Entrepreneurs** (2018)
- **Best Private Bank for Alternatives** (2022)

The *PWM/The Banker* Global Private Banking Awards are based on information from January to December of the prior year. UBS paid a license fee for use of the rating. The rating is based on quantitative factors and is not necessarily related to the quality of the investment advice.

Euromoney Private Banking and Wealth Management Survey

- **Best Private Banking Services Overall—Global** (2016 – 2021)
- **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** (2020 – 2022)

The *Euromoney* Private Banking and Wealth Management Surveys are based on information Q4 of the prior year. UBS paid a license fee for use of the rating. The ratings apply to UBS AG, which is the parent company of UBS Financial Services Inc. and do not relate to the quality of the advisor's investment advice. For more information on third-party rating methodologies, please visit ubs.com/us/en/designation-disclosures.

Section 2

An extensive planning process designed to help you pursue your goals

Our approach to customizing
a wealth strategy that addresses
your unique needs

UBS

Our Disciplined Planning Process

Our consistent and continuous process is designed to help you meet your liquidity, longevity, and legacy needs. We ask questions and listen closely to develop a tailored financial plan and customized portfolio that can help you work toward your specific goals.

Discover

- Understand your financial goals, obstacles, and preferences
- Gather documentation
- Open dialogues with your accountant, attorney, and other professional affiliates

Propose

- Develop a personalized financial plan
- Design an investment portfolio
- Create a schedule for briefings and reviews

Implement

- Initiate the financial plan
- Phase in the investment recommendations
- Enroll in selected services

Track*

- Monitor your progress according to the plan
- Adjust the plan and investments when needed
- Inform you and your team of professionals about notable developments to your situation
- Help you navigate timely options and opportunities

*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.

Our Investment Philosophy

Liquidity, Longevity, Legacy

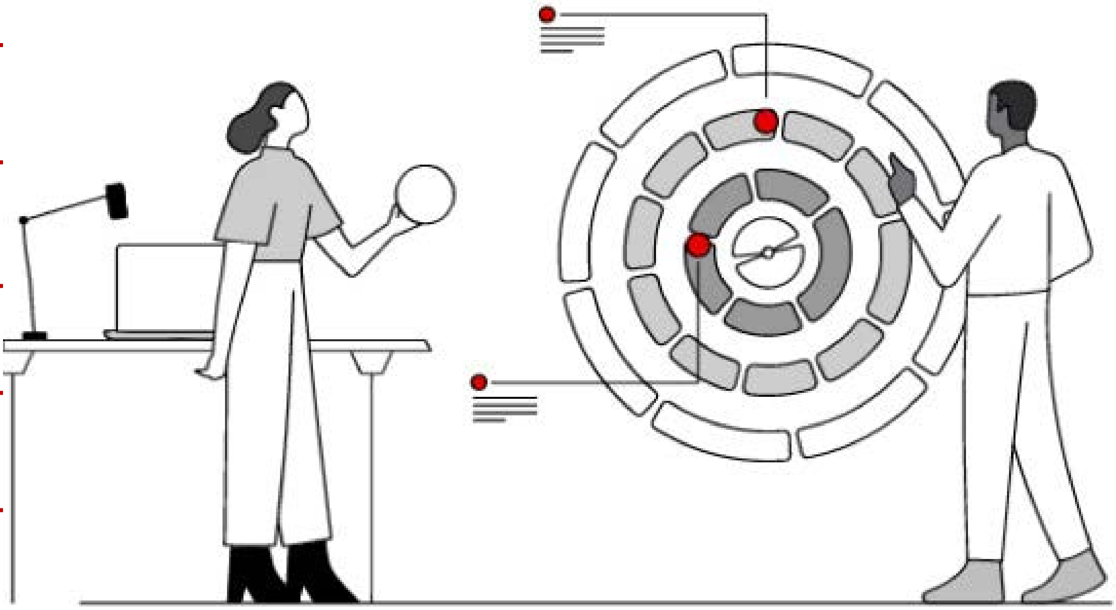
Goals-based investing

Strategic use of equities

Long-term perspective

Risk management

Asset allocation



Section 3

A full suite of wealth management services

Coordinating your financial care to help simplify your life

UBS

Comprehensive Wealth Management Services

Gaining a deep understanding of your situation and needs enables us to leverage our broad suite of wealth planning resources.

We also partner with your other trusted professionals, such as your CPA and attorney.

Services at work on your behalf

Family		Investments		Business	
Wealth Planning	**Family Advisory**	**Investment Solutions**	**Credit and Liquidity Solution***	**Corporate Finance Advisory**	**Institutional Capabilities**
Wealth structuring	Educational programs	Investment advisory	Mortgage solutions	Sector/industry expertise	Equities
Trust and estate strategies	Family governance	Asset management solutions	Securities-based lending	Review of strategic options	Fixed income
Wealth transfer strategies	Family meeting facilitation	Capital markets	Real estate financing	Capital structure advice	Foreign exchange and precious metals
Charitable planning	Family office governance	Alternative investments	Asset-based financing	Mergers and acquisitions	Family office coverage
Gifting strategies	**Philanthropy**	Portfolio analysis and simulation	**Global Research**	Leveraged finance	
Retirement planning	Philanthropy strategy and governance	Risk management strategies	CIO wealth management research		
Insurance and income protection	Mission-aligned investing	Concentrated stock services	Investment bank research		
	Strategic giving vehicles	Stock option strategies			
	Global philanthropic community	Restricted securities			

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Getting Started

We have the knowledge, resources, and commitment to help you turn possibilities into plans that target the future you envision. Let's talk about how we can move forward together.

Affinity Wealth Partners

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There are special risks associated with an investment in real estate, including liquidity risk, credit risk, interest rate fluctuations and the impact of varied economic conditions.

Asset Allocation does not guarantee a profit or protect against a loss in a declining financial market.

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The research reports may include estimates and forecasts. A forecast is just one element of an overall report. Differences may sometimes occur between the individual and institutional reports with respect to interest rate or exchange rate forecasts due to differences of opinions. The analysts preparing individual and institutional research use their own methodologies and assumptions to make their own independent forecasts. Neither the institutional forecast nor the individual forecast is necessarily more reliable than the other.

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Borrowing using securities as collateral involves special risks, is not suitable for everyone and may not be appropriate for client needs. All loans are subject to credit approval, margin requirements, and margin call and other risks; credit lines may be subject to breakage fees. For a full discussion of the risks associated with borrowing using securities as collateral, clients should review the Loan Disclosure Statement included in their application package/account opening package. **UBS Financial Services Inc. (UBS-FS) and its Financial Advisors have a financial incentive to recommend the use of securities backed loans, rather than the sale of securities to meet cash needs because we receive compensation related to the loan as well as the investments used to secure the loan.** We benefit if your client draw down on their loan to meet liquidity needs rather than sell securities or other investments and have a financial incentive to recommend products or manage an account in order to maximize the amount of the loan. UBS-FS and its Financial Advisors and employees offer banking and lending products to clients through our affiliates and third-party banks in our capacity as a broker-dealer and not as an investment adviser.

UBS Bank USA, UBS-FS, their employees and affiliates do not provide legal or tax advice. Clients should contact their personal tax and/or legal advisors regarding their particular situations, including the legal and tax implications of borrowing using securities as collateral for a loan.

EQUAL HOUSING LENDER

UBS Bank US – Equal Opportunity Lender. Equal Housing Lender

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