

Providing a tailored financial process for you and your family

Millennium Wealth Management Partners





Integrated wealth management from a team of specialists

At the Millennium Wealth Management Partners, our clients see us as more than just financial advisors. They see us as meaningful partners that they count on to help them achieve their goals.

You gain the support of an entire team that is driven by responsibility, attention to detail and doing what is right for you. We partner with you to build a long-term plan to achieve your goals and objectives. What this means to you is that we treat your concerns as our own concerns.

Fundamentally, we believe that investment success is achieved by time in the markets rather than timing the markets. We make it a point to understand your risk tolerance and manage your expectations so we can provide recommendations that are in line with your personalized plan.

Today's market uncertainty demands financial guidance that is disciplined, analytical and grounded in experience. That's why each member of our team has a clearly defined role that best utilizes their individual background and expertise. We specialize in the critical areas of wealth management including retirement planning, portfolio management and specialized investment models. What this means to you is that no matter what stage of life you are in or what financial challenges you face, you will have the guidance you need to make confident decisions.

Retirement planning

With a specialty in retirement planning, we can help you identify your income goals and review your assets. We will help you understand critical influences such as risk and the investment time horizon. We evaluate your current asset allocation and if necessary, develop a new allocation that is more customized to your individual needs. In addition, we can also help you examine the advantages of a lump-sum IRA rollover or work with you to develop a tax-efficient, personalized retirement income distribution plan. The benefit is knowing that you are on the right path to make this next phase of your life a reality.

Portfolio management

As active members of the UBS Portfolio Management Program, with direct access to global resources, we offer timely perspectives, customized investment planning and a fully integrated suite of financial solutions. We have a track record of success navigating economic volatility and positioning our clients to seize the opportunities of an unpredictable market.

Specialized investment models

Our team provides a variety of strategies that enable the building of custom portfolios for our ultra high net worth (UHNW) clients—those with more than \$5 million net worth. Our suite of funds comprises a range of offerings from highly diversified to more targeted opportunities that allow our clients to select from a broad array of investment strategies which can help them match their investment objectives and risk preferences.

A collaborative financial planning process that builds long-lasting relationships

By tapping the extensive resources and global capabilities of UBS, we are able to offer comprehensive, integrated financial planning focused entirely on you and your goals. And to extend our services—whether navigating tax implications, estate planning or charitable interests—we'll partner with a broad network of professional advisors so that your financial strategies and intentions will be executed promptly and effectively for you.

Listening and learning

Our approach starts with listening. By understanding your unique needs and goals, we uncover together the things you value most and clarify the future you envision. As we build each customized financial plan, we communicate regularly and track its performance, making adjustments for life changes and economic conditions.

Proactive communication and education

We are clear and concise with our explanations so that you always know where you stand. We discuss the various financial strategies and techniques that will help meet your individual objectives while trying to minimize the amount of downside risk. We ensure that you understand the thought process behind our recommendations through proactive communication and by hosting regular informative seminars, events and conference calls.

A detailed process for helping you reach your goals

Our collaborative process combines personal planning with informed strategies for balancing risk and growth in your portfolio.



Personalized service focused on your priorities

Our clients rely on us to be accessible and responsive, always striving to provide the utmost in personalized service. Each member of our highly integrated team has a clearly defined role and a specific set of skills. What this means to you is that you have a team that is a true resource for you. You can count on us for regular communication, addressing such topics as tax optimization, risk management and asset allocation strategies.

Attention on your terms

We foster an environment that keeps clients engaged in the planning process in the manner most appropriate to their needs and schedule. Our experienced team works collaboratively to offer the kind of personal attention and concierge service one would expect from a family office.

Trusted client service

Clients rely on our trusted and consistent client service team for a host of financial and administrative needs. This means taking extra steps to provide customized reporting, help organize tax information or simplify daily financial and investment issues, from setting up online services to handling financial statements. We are tenacious about outstanding issues and have exceptional follow-through.



Our Three Pillars of Investing

Our goal is to always understand the underlying causes for shifts in the markets, not just the results. That's what has led us to develop a rigorous investment analysis process and actively engage in the markets based on our Three Pillars of Investing. In that way, we always take actions opportunistically, not defensively.

First Pillar

Portfolio Management Program

We are active participants in the UBS Portfolio Management Program (PMP) and we work together to execute your unique financial strategy. As portfolio managers, we're the decision-makers responsible for every trade. Unlike an institutional asset manager, we're nimble and flexible, honing in on the investment mix that's most appropriate to your goals and comfort with risk.

Second Pillar

Fixed income

Our view is that fixed income securities, or bonds, play a vital role in providing you with a well-diversified portfolio. Because bonds are defensive in nature, they provide capital stability, income, liquidity and diversification to other growth-oriented asset classes, such as equities and property.

Third Pillar

Structured products

Structured products may be a suitable choice for investors aiming to help maximize returns while potentially minimizing downside risk.

Building close client relationships

No matter what stage of life you are in or what financial challenges you face, we provide the strategic insights and the protective guidance to see you through your decision-making process.



Affluent individuals and families facing retirement

We address every family financial issue, ranging from portfolio management to retirement planning to wealth transfer and philanthropy. We focus on providing proven practices for helping to safeguard your family's wealth, including:

- Financial and retirement planning
- Cash flow analysis
- Trust and estate planning strategies
- Succession and legacy planning
- Donor-advised funds, private foundations, charitable trusts and philanthropic services



Medical professionals

Serving professional medical practices is a primary focus of our group. Our end-to-end wealth management solutions address the business and financial needs faced by medical practitioners and are designed to accommodate and benefit physicians, their practices and, ultimately, their families:

- Lending/liabilities strategies
- Cash flow analysis
- Insurance assessment



Business owners and entrepreneurs

We work with a select number of entrepreneurial-minded clients who trust our business acumen and ability to speak knowledgeably about their professional ventures. We address the full cycle of private business needs—from initial benefit and compensation planning through the complexities of selling a business:

- Equity compensation review
- Sale of a business
- Retirement plans (401[k]s, SEP IRAs and defined benefits plans)
- Risk management



Young professionals

A number of our clients are successful professionals who trust us to deal with their most sensitive financial issues. That may include planning for a growing family, educating and protecting future generations or managing the financial impact of a large liquidity event. We are able to plan ahead and implement proven strategies to help with major life events, including:

- Income and cash projections
- Managing wealth after a large liquidity event
- Educational and retirement funding
- Modeling alternative financial scenarios
- Navigating family dynamics issues

We dedicate ourselves completely to your needs. Likewise, we believe that wealth management advice is a two-way street: we rely on that same openness from you to ensure effective management of your finances. We look forward to providing a tailored financial process for you and your family.

– Millennium Wealth Management Partners



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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.

It is important that you understand the ways in which we conduct business and the applicable laws and regulations that govern us. As a firm providing wealth management services to clients, we are registered with the US Securities and Exchange Commission (SEC) as an investment advisor and a broker-dealer, offering both investment advisory and brokerage services. Though there are similarities among these services, the investment advisory programs and brokerage accounts we offer are separate and distinct, differ in material ways and are governed by different laws and separate contracts. It is important that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. While we strive to ensure the nature of our services is clear in the materials we publish, if at any time you seek clarification on the nature of your accounts or the services you receive, please speak with your Financial Advisor.

Two sources of research are available to UBS Financial Services Inc. clients. One source is written by UBS Wealth Management Research (“WMR”). WMR is part of UBS Global Wealth Management & Business Banking (the UBS business group that includes, among others, UBS Financial Services Inc. and UBS International Inc.), whose primary business focus is individual investors (“Private Clients”). The other source is written by UBS Investment Research. UBS Investment Research is part of UBS Investment Bank, whose primary business focus is institutional investors. The Private Client report style, length and content is designed to be more easily used by Private Clients. Because both sources of information are independent of one another and reflect the different assumptions, views and analytical methods of the analysts who prepared them, there may exist a difference of opinions between the two sources. Neither the Institutional report nor the Private Client report is necessarily more reliable than the other. The various research content provided does not take into account the unique investment objectives, financial situation or particular needs of any specific individual investor. If you have any questions, please contact your Financial Advisor. UBS Wealth Management Research is provided by UBS Financial Services Inc. and UBS Group AG.

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