HSS Partners at UBS Financial Services Inc.

Helping you manage your wealth and achieve your life goals

Welcome to Private Wealth Management

We look forward to connecting you to our exceptional community and the broadest range of expertise and opportunity, locally and globally, along with advice and guidance that comes from more than 160 years of helping individuals and families manage substantial wealth.

"We serve individuals and families through a consistent and proactive approach that leverages the full range of UBS businesses and resources worldwide.

John Mathews
Divisional Director, Head of Private Wealth Management

The world's leading wealth manager

We provide holistic investment advice and solutions tailored to the individual needs of wealthy private clients. You benefit from tailored institutional coverage and global execution by dedicated specialists.

Dedicated investment bank

We provide experienced advice, innovative solutions and execution to corporate, institutional and wealth management clients as well as comprehensive access to the world's capital markets.

A world-class asset manager

We draw on the breadth and depth of our capabilities and our global reach to turn challenges into opportunities.

[1] Invested assets of USD ~5.9+ trillion.

[1] UBS 2q24 results presentation

UBS

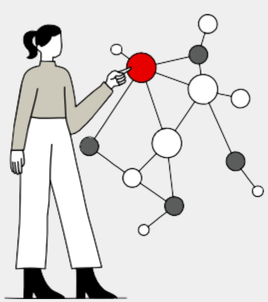
What you can expect

When it comes to what matters to you—your family, business and legacy—it's more important than ever to have a partner you can trust to guide you forward.

Personalization

Advisors who understand you

Private Wealth Advisors serve only a select number of clients in order to focus on the specific needs of you and your family in the context of a long-term relationship that extends across generations.



Specialization

Thought leaders who enlighten you

A diversity of strategic perspectives across key wealth dimensions with direct access to financial specialists across the firm: UBS Wealth Management, UBS Investment Bank and UBS Asset Management.

Customization

Solutions that move you forward

We tap our vast global resources to create a broad array of solutions—both private and institutional—for your specific needs.

Collaboration

People and passions that inspire you

A network of like-minded peers—a community where you can discover mutual interests and build important relationships with entrepreneurs, investors, innovators, academics, scientists and philanthropists across the globe.

Personalization: Connect with Advisors who understand you

We are well-versed in the particular risks and opportunities that come with significant wealth.

Multigenerational families

From family enterprises to family foundations, managing wealth spanning many generations requires specialized knowledge and an understanding of complex family dynamics.

- Wealth preservation strategies
- Estate planning strategies
- Family governance and rising gen education
- Legacy planning
- Philanthropy

Founders and entrepreneurs

Whether you're building, acquiring or leaving a business, we can connect you to specialists across UBS to develop a personalized strategy that addresses a range of objectives.

- Pre- and post-sale liquidity strategies
- Financing opportunities
- Business succession planning
- Business community networking
- Estate and tax planning considerations

Corporate executives

From executing stock options or selling shares within a corporate window, we understand the complexities of executive wealth—and the potential tax consequences of not managing it thoughtfully.

- Equity awards management
- Liquidity management
- Risk management
- Life transitions

Customization: Connect with solutions that move you forward

Your investments, business, family and passions are all interconnected. We customize an integrated, long-term plan that reflects who you are and all you want to accomplish.

Investments

Unlocking opportunity

You can expect bold and innovative solutions that are tailored to your needs. Let us be your sounding board to create new opportunities, explore risks and strive for reward.

Business

Expanding success over new horizons

Your business success is the foundation on which to build something even greater. With our institutional-level knowledge, we can help you transform your business into long-lasting family success.

Family

Creating a meaningful legacy

Like success, a legacy isn't built overnight. Creating a meaningful legacy requires long-term relationships built on trust and a deep understanding of your values.

Purpose

Turning passions into impactful pursuits

Wealth is much more than a collection of assets; it is a mark of your success, your heritage and your passion. We provide a network of specialists and peers to help your passions become your legacy.

Collaboration: Connect with the people and passions that inspire you

Your relationship with UBS Private Wealth Management encompasses more than the financial. It connects you to a community of like-minded specialists and peers where you can discover mutual interests and build important relationships across the globe.

Industry Leader Network

This is an exclusive global network of highly successful CEOs and founders of global companies connecting like-minded peers and business owners, specialists and events. Entrepreneurs can gain direct access to the people and knowledge business owners need to solve challenges, collaborate, and boost their business. Members across 48 countries and diverse industry coming together to create collective intelligence.

Growth Entrepreneur Network

Peer-to-peer networking platform connects fast growth startup founders with fellow entrepreneurs, investor insights, specialists, mentors, and events. The platform provides enriching access to fast growth start up founder to contacts and knowledge required to unlock full potential and succeed in a fast-changing world.

Global Philanthropists Community

This exclusive members-only network is supported by UBS and designed to connect active philanthropists with similar interests to encourage collaboration, exchange knowledge and create greater impact.

Philanthropy is about finding solutions. We believe the best solutions are created when people work together.

Collectors Circle

The Art Collectors Circle is a unique space hosted by UBS that connects visionary collectors and cultural philanthropists with the shared ambition of creating a lasting cultural legacy. By bringing together collectors from all around the world, we can spark inspiration, explore new avenues and simply share the passion that drives us.

What sets us apart

Our client-centric culture

One firm. One team. Focused on you.

- UBS Financial Advisors are committed to understanding you. Your hopes, dreams and concerns for your family, business and future.
- With this understanding, they deliver financial advice that is finely crafted for what matters most to you.

Enduring relationships

- Over time, your Financial Advisor will continue to access the depth and breadth of UBS solutions to help you confidently move forward, no matter where life takes you.
- We strive to be your long-term partner. In fact, many of our client relationships last for decades, across generations.

Managing wealth is our craft

A heritage of wealth management

- For more than 160 years, wealth management has been the core of our business.
- We continue to evolve with our clients' dynamic needs and an ever-changing investment landscape.

Industry-leading research

- Our Chief Investment Office (CIO) strives to bring institutional quality research to our wealth management clients.
- CIO identifies and communicates investment opportunities, industry-leading portfolio analysis, as well as market risks.
- Every day their insights help our Financial Advisors help you preserve and grow your wealth.

Across the globe. And by your side.

Our expansive global footprint

- UBS has over 115,000+ employees in 52 countries, representing 166 nationalities.[1]
- We're in all major financial centers, with round-the-clock investment analysis.

A truly global wealth manager

- Entrusted with USD 3.85 trillion wealth management assets.[2]
- We offer broad access to traditional and alternative investments, specialized services and insights, e.g., Social Impact and Philanthropy solutions.

One of the best-capitalized banks worldwide

- Consistently high ratings from Moody's, S&P and Fitch
- A conservative risk and funding profile, a balance sheet for all seasons and a high-quality and well-collateralized credit portfolio.

[1, 2] *UBS Group AG Annual Report.* For the year ended December 31, 2023.
[3] Internal UBS estimates.

Our approach to wealth management

UBS

Making your goals feel more tangible

We provide a comprehensive approach through three key strategies: Liquidity. Longevity. Legacy. This framework can help make your goals more tangible and identify investment strategies you can consider.

The next 3 – 5years

Liquidity

To help provide cash flow for short-term expense and to **maintain** your lifestyle

- Entertainment and travel
- Vacation and secondary homes
- Taxes
- Immediate opportunities and unexpected expenses

5 years - lifetime

Longevity

For longer-term needs to

help **enhance** your lifestyle

- Luxury purchases including real estate
- Healthcare and long-term care expenses
- Tax-efficient trusts and other estate planning strategies

Now - beyond your lifetime

Legacy

For needs that go beyond

your own and to help **improve**

the lives of others

- Clarifying values and vision to shape legacies
- Philanthropy
- Intergenerational wealth transitions

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. 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

Three layers of portfolio construction

Majority of a portfolio's performance contribution is typically the result of strategic asset allocation and tactical asset allocation. The strategic asset allocation focuses on the longer- term, while the tactical asset allocation focuses on taking advantage of the short-term opportunities that arise when markets overreact to particular events.

	Why it matters	How that benefits you
Strategic Asset Allocation (SAA)	**Markets** Picking the best asset class every year is impossible	Focus on more reliable longer-term market trends
	Emotions Emotions lead to hasty decisions	Systematic approach minimizes behavioral bias
	Diversification Investors often focus only on single asset classes	Diversifying asset exposure improves your return outlook for a given level of risk
Tactical Asset Allocation (TAA)	**Market dislocation** Markets have a tendency to overreact to events	Ability to take advantage of short-term opportunities

Source: Investing with UBS Global Wealth Management published July 25, 2024. Please refer to the disclaimer at the end of this presentation.

Creating your wealth plan

Through planning, your Financial Advisor can help you see the big picture—what you need today, what you want tomorrow and what you may be able to pass along in the future. Your plan is a flexible road map that can change as your life, the world and markets change.

Discover
Have a conversation about what's important to you and share your financial information.
Ask yourself:

- Do I have enough to maintain the lifestyle I want?
- How should I prepare to sell my business when I'm ready?
- How can I best reach my charitable giving goals?

Plan
Build your financial plan and create strategies tailored to your specific needs.

Agree
Discuss and agree on your financial plan and next steps.

Implement
Identify solutions and coordinate with all your financial professionals, including your Financial Advisor, CPA, estate attorney and more.

Review
Periodically review your plan with your UBS Financial Advisor to ensure it reflects your most recent goals and circumstances.

At UBS, planning is an integral part of our wealth management framework, UBS Wealth Way

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Unless we separately agree in writing, we do not monitor your brokerage account, and you make the ultimate decision regarding the purchase or sale of investments. We provide periodic monitoring of advisory accounts in accordance with the client's agreements with UBS.

Solutions tailored for the life you lead

We harness our global resources to address your unique needs throughout your lifetime

Planning
- Education planning
- Estate planning
- Insurance and annuities
- Retirement planning
- Wealth planning

Banking
- Mortgage planning
- Cash management
- Commercial financing
- Savings
- Securities-backed lending
- Credit cards

Investing
- Alternative investing
- Inclusive investing
- Institutional consulting
- Portfolio management
- Structured solutions
- Sustainable investing

Giving
- UBS Philanthropy
- UBS Optimus Foundation

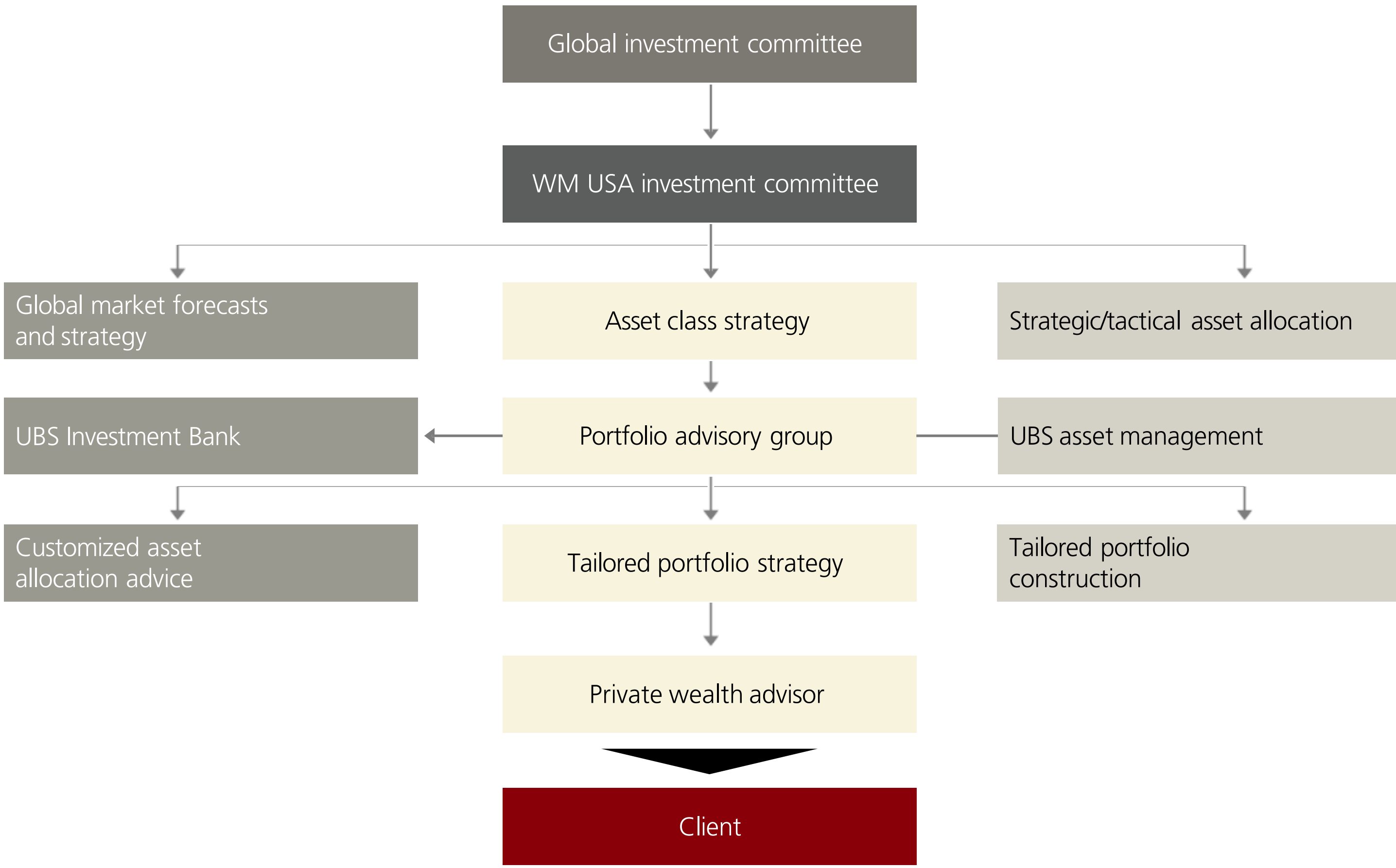
We also offer specialized advice for

Ultra high net worth investors
- Private Wealth Management
- Advanced tax planning
- Family advisory & philanthropy
- Family office services

Companies and organizations
- Financial wellness
- Retirement plan services
- Equity plan services

Strategic asset allocation

Leveraging proprietary research, the Portfolio Advisory Group (PAG) partners with Private Wealth Advisors and product groups across UBS to deliver an investment process distinguished by sophisticated quantitative analysis, customized investment strategies and product solutions for clients with significant means.



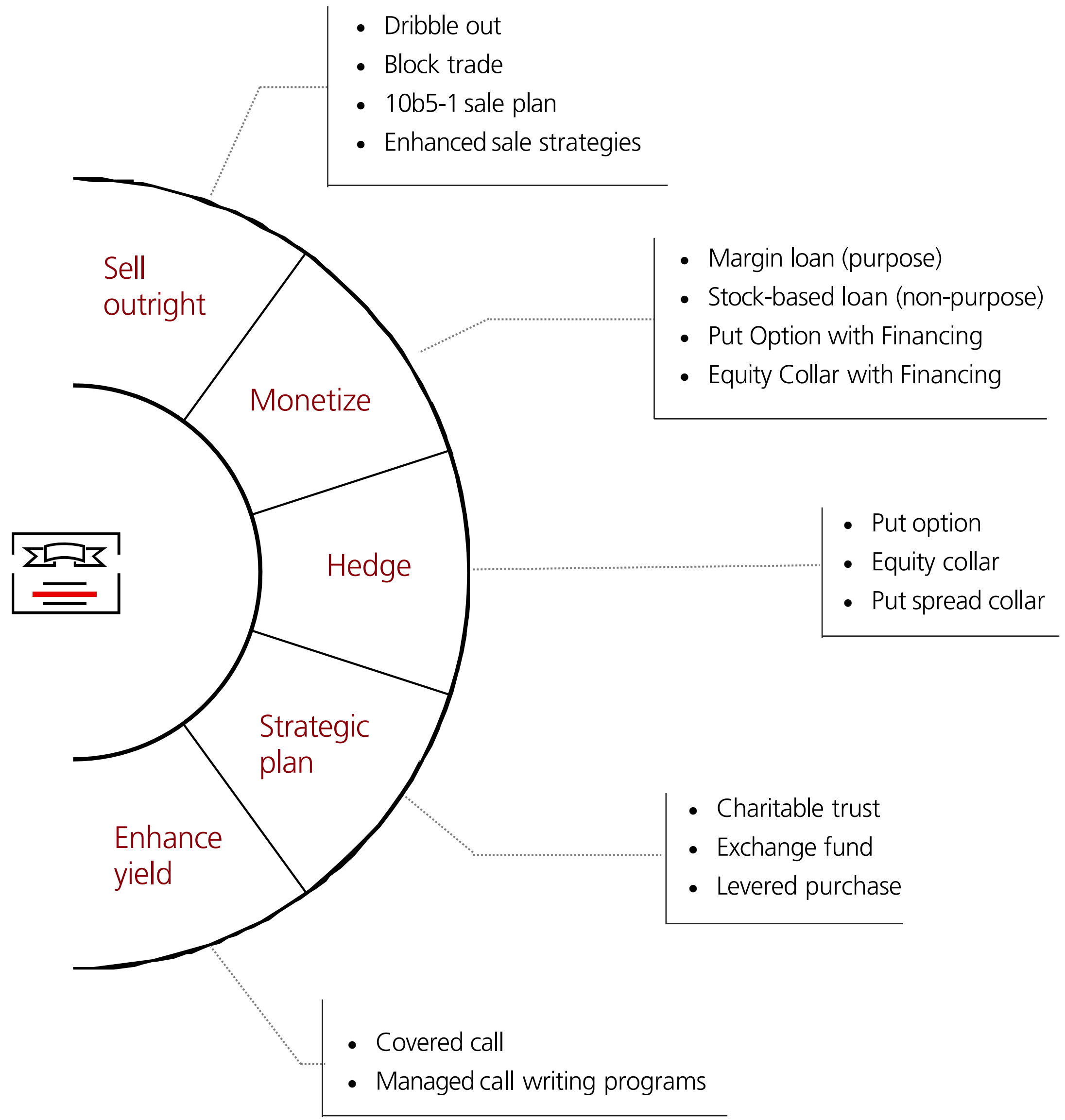
UBS

Single stock management

Access to strategies beyond traditional buy and hold or vanilla sale strategies.

Including enhanced sale strategies, hedging, yield enhancement and other monetization strategies.

Dedicated teams to support structuring, legal, administration and execution priorities.



Advisory solutions

UBS Advisory Solutions deepen client relationships by offering bespoke portfolios for sophisticated investors.

Alignment of interests

Your portfolio can be tailored to your unique needs and professionally managed to ensure it stays aligned with your objectives. An advisory relationship with your Financial Advisor keeps your best interests front and center for greater investing confidence.

Customized investment portfolio

Depending on the program selected, you and your Financial Advisor can choose from a large suite of Separately Managed Accounts (SMAs), mutual funds, Exchange Traded Funds (ETFs) and alternative investments to develop a tailored portfolio based on your financial goals and risk profile.

Tap into the global insights that UBS has to offer

You and your UBS Financial Advisor are guided by the perspectives of our Chief Investment Office, which sets the firm's overall investment view. The group monitors global markets to identify investment opportunities and trends that can help provide further clarity.

A fiduciary relationship with your advisor that keeps your interests front and center for greater investing confidence

Complete portfolio management services including portfolio construction, monitoring, reporting and rebalancing

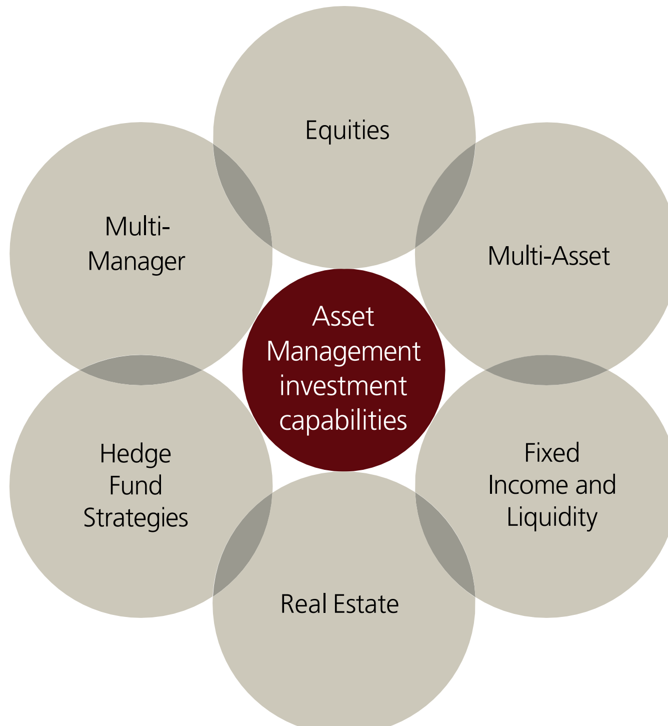
Portfolio customization that's uniquely tailored to your investment preferences

Investment choices (SMAs and mutual funds) that have been carefully evaluated by the UBS Investment Manager Analysis team

Confidence that comes from professional financial advice and thoughtful guidance

Asset management solutions

Asset Management Solutions teams integrate our global expertise and capabilities to help deliver the holistic solutions you need.



Asset Management investment solutions

- Personalized Tax Management
  - Active Strategies
  - Passive Strategies
- Indexed Portfolios
- Separately managed accounts
  - Multi-asset portfolios
  - Single-strategy portfolios
  - ETF portfolios
- Sustainable separately managed accounts (US, Global, International, Long-Term Themes, Engage for Impact) and mutual funds
- Municipal & taxable fixed income separately managed accounts
- Liquidity Solutions
- WM CIO Aligned solutions (UBS House View Multi-Asset Portfolios, Offshore House View Multi-Asset Portfolios, Digital Transformation Themes, Long-Term Themes, Tactical Themes, and SAP)
- UBS O'Connor single manager hedge fund strategies
- UBS Hedge Fund Solutions multi-manager hedge fund strategies
- Real estate and Private Markets from UBS Realty
- Mutual Funds (Equities and Fixed Income)
- PACE Select Fund

About HSS Partners at UBS Financial Services Inc.

As seasoned Financial Advisors, we work with a select group of affluent individuals and families who value our depth of knowledge and experience in providing comprehensive strategies.

Our mission is simple: to enhance the lives of our clients through personal service, sound advice and an integrated, goals-based approach to wealth management. We seek to accomplish this through the development of long-term relationships with you and your family, and by continually aligning your goals and values with a tailored plan that evolves with your needs over time.

We believe holistic wealth management means more than providing investment advice. It means helping you maintain the financial independence you've worked your whole life to achieve. It means integrating your assets, liabilities and investments into one coordinated wealth management plan, so you can easily see if you are on track towards achieving your goals. And it means understanding you and your family as individuals with unique circumstances, so we can efficiently adapt your goal plan when changes begin to occur.

As our relationship evolves, we hope you will come to regard us as valued resources; experienced professionals who can help you make more informed decisions on the financial issue you may face.

Meet the team

Rick Hughes
Managing Director–Wealth Management
Financial Advisor
856-988-4052
rick.hughes@ubs.com

Rick is a Managing Director-Financial Advisor overseeing HSS Partners, a boutique wealth management team that directs high net worth families in formulating, executing, and monitoring thoughtful solutions to build and preserve wealth.

Rick focuses on developing relationships with clients to gain an understanding of their needs, wants and wishes. Armed with this knowledge, he is well qualified to implement strategies that seek to provide income & growth with an emphasis on risk management.

Past experience
- Merrill Lynch, UBS, Morgan Stanley

Education and credentials
- Washington & Lee University
- *Forbes* Best-In-State

Life
- Rick lives in Moorestown, NJ with his wife and their three children

Dan Silverberg
Senior Vice President–Wealth Management
Financial Advisor
856-988-4053
dan.silverberg@ubs.com

Dan Silverberg is a Senior Vice President-Financial Advisor with UBS. As a partner of HSS Partners, he is responsible for running mission-critical functions of the team.

Dan has extensive experience working with highly affluent families and their multi-generational needs. In addition, he possesses an advanced skillset in helping Fiduciaries, Sponsors and Trustees manage their corporate retirement plans.

Past experience
- UBS, Morgan Stanley

Education and credentials
- George Washington University
- *Forbes* Best-In-State

Life
- Dan lives in Florida with his wife Heidi, and together they have three sons

Meet the team

Shawn Senior
Senior Vice President–Wealth Management
Financial Advisor
856-988-4054
shawn.senior@ubs.com

Shawn Senior is a Senior Vice President-Financial Advisor with HSS Partners at UBS. Shawn's experience includes helping current and future retirees with investment planning and meeting their income and retirement goals.

Shawn also focuses on aiding professional athletes with long- term planning and effectively managing all facets of their financial lives. His goal is to deliver the resources needed to help create and implement a comprehensive wealth management plan.

Shawn played in the Boston Red Sox organization and stays actively involved in the baseball community.

Past experience
- Merrill Lynch, UBS, Morgan Stanley

Education and credentials
- North Carolina State
- LaSalle University

Life
- Shawn lives in Haddonfield, NJ with his wife, Danielle, and his two children, Nicholas and Alexandria

Joe Cirucci
Vice President–Wealth Management
Financial Advisor
856-988-4055
joe.cirruci@ubs.com

Joe Cirucci is a Vice President-Financial Advisor and CERTIFIED FINANCIAL PLANNER™ with HSS Partners at UBS. He began his career in 2003, working at the Philadelphia Stock Exchange throughout high school and college, where he developed a passion for financial markets.

After interning with the team, Joe officially joined HSS Partners upon graduating from Franklin & Marshall College in 2011. He is also an alumnus of St. Joseph's Prep, and is an active member on alumni boards for both institutions.

Joe takes pride in helping clients address their concerns and plan for future goals, focusing on the client experience and building long-term, generational relationships.

Past experience
- UBS, Morgan Stanley

Education and credentials
- Franklin & Marshall
- Series 7, 66, 31 and Insurance Producer designations
- CFP® designation, Retirement Plan Consultant and Portfolio Manager

Life
- Joe lives in Moorestown, NJ with his wife Gina, and their two children

Meet the team

Jeff Daniels
Senior Wealth Strategy Associate
856-988-4056
jeff.daniels@ubs.com

As a Senior Wealth Strategy Associate with HSS Partners at UBS, much of Jeff's focus is on developing new client relationships.

Jeff 's passion is helping late-career individuals and their families with retirement transition planning, assisting them to gather an inventory of their assets, obligations, and sources of income.

He takes time to listen to what matters most in their lives, allowing the team to apply their wealth of experience to effectively establish a plan in pursuit of a solution for each unique and individual circumstance.

Past experience
- JPMorgan, Morgan Stanley

Education and credentials
- University of Delaware
- Series 7, 63, 65 and Insurance Producer designations

Life
- Jeff lives in Marlton, NJ, and is an avid Philadelphia sports fan

Dawn Stil
Team Administrator
856-988-4057
dawn.stil@ubs.com

Dawn began her career in the financial services industry in 1987. She joined the team in 2006 and holds years of experience in both service and operations.

Dawn oversees all aspects of client operation and is dedicated to delivering exemplary client service. As a fully registered and licensed senior registered associate, Dawn is responsible for helping the team with operational issues and assists clients with market and trade related requests.

Her skill set allows the team's clients an immediate response enhancing the level of service the team offers.

Past experience
- Prudential, UBS, Morgan Stanley

Education and credentials
- Series 7, 66

Life
- Dawn lives in Marlton, NJ with her husband, and their two sons

Meet the team

Cheryl Buono
Senior Client Associate
856-988-4058
cheryl.buono@ubs.com

Cheryl began her career in the financial services industry in 1993. Joining the team in 2002, Cheryl's role is to offer our clients value added service.

Cheryl develops and maintains a personal relationship with our clients and enhances the team's ability to deliver an exemplary level of high-quality service. Her goal is to provide a pleasant, enjoyable, and seamless client experience while handling the operational and administrative needs for the team.

She is an integral team member and is typically the first contact for a large number of the team's
client base.

Past experience
- UBS, Morgan Stanley

Life
- Cheryl lives in Blackwood, NJ with her husband.

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An increasing number of products and services are using terms or labels related to sustainable investments. However, industry standards and terminology related to sustainable investments will differ and are evolving. Therefore, you should carefully review the offering materials to understand why a particular product or strategy may or may not be classified as a sustainable investment and if their approach aligns with your goals and objectives. At UBS Financial Services Inc., we continue to develop our own standards and a framework for sustainable investing. However we do not review every product to determine consistency with our standards, nor do all products that we make available align with our approach. Your UBS Financial Services Inc. Financial Advisor can assist you in identifying products that we have reviewed and determined to be consistent with our standards.

At UBS Financial Services Inc., we serve as a distributor of sustainable investment strategies. We believe sustainable investment strategies should have an explicit focus on sustainability objectives or outcomes. Sustainable investments across geographies and styles approach the integration of environmental, social and governance (ESG) factors and other sustainability considerations and incorporate the findings in a variety of ways. Sustainable investing-related strategies may or may not result in favorable investment performance and the strategy may forego favorable market opportunities in order to adhere to sustainable investing-related strategies or mandates. Issuers may not necessarily meet high performance standards on all aspects of ESG or other sustainability considerations. In addition, there is no guarantee that a product's sustainable investing-related strategy will be successful.

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