

A photograph of a winding coastal highway bridge, likely the Bix Creek Creek Bridge in California, featuring a dramatic curve over a steep cliffside with the ocean visible in the background.

The Corporate Liquidity Planning Group

People-focused planning for tomorrow's financial needs

Your business is your legacy, but planning for your exit—and the future of the company—requires specialized expertise to unlock its full potential. We stand ready to help you develop a holistic, bespoke financial plan that's tailor-made for you and your business. The Corporate Liquidity Planning Group at UBS—led by Joshua Young, CFP®, CEPA®—can help you craft the right financial strategy for your evolving personal and corporate needs, identifying the right mix of assets, the right amount of liquidity, and the right succession plan—for right now and beyond.

Our process begins with a deep dive into your existing portfolios, your personal and corporate risk tolerance, and your goals for both you and your business' next chapter. With that foundation, we develop and implement a comprehensive action plan for wealth management that encompasses your personal dreams and aspirations, supports the company's long-term strength and stability, and enhances employee engagement and retirement security. Together, we'll put your life's work to work, considering your liquidity, your longevity and your legacy—personally, professionally and philanthropically..



Put your life's work to work—Create your legacy

Meet the Corporate Liquidity Planning Group at UBS

Led by Joshua Young, CFP®, CEPA®, the Corporate Liquidity Planning Group stands ready to work with you to develop a comprehensive financial plan tailored for you, your exit and your business.

Your business is your legacy and unlocking its value to support your transition into life's next stage—while ensuring its continued success—requires specialized expertise. We can help lay the foundation for the next chapters, both for you and for your business, using a framework that supports short-term liquidity, promotes stability and viability, and maintains your legacy.



Examine your existing personal and corporate portfolio, goals and risk tolerance



Develop crucial action plans for:

- Wealth, investments and risk management
- Tax-advantaged liquidity events
- Holistic planning for you, your family, your company, and the causes you care about



Work with you as your business and personal situations evolve

Together, we'll put your life's work to work for your legacy—at home, in the business world, and in your community.

Our approach to your next financial chapter

Understanding how you and your business are best positioned for the future requires the professionals at the Corporate Liquidity Planning Group get to know you and your goals well.



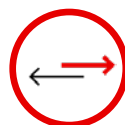
Financial planning: We learn about your personal and corporate goals, as well as your current financial position and commitments.



Liquidity planning: We identify and plan for liquidity events on the horizon, both in the short and long term.



Wealth management and asset protection: We execute a diversified plan that helps preserve your assets and cash flow while helping you achieve personal, business and philanthropic goals.



Succession planning: We help you plan the transition that marks your next chapter, helping to ensure your exit meets your goals for you, your family, your business and the causes you care about.



Ongoing support: We are here to help you stay nimble, working with you and your team to optimize long-term strategies based on current and forecasted conditions.

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.

A closer look at Financial Planning

The first stages of our work will consist of discovery, education and listening.

- After completing a financial inventory for you and for your company, we'll base our plan on a **complete snapshot of both your personal and corporate portfolios**, collaborating as needed with your other trusted advisors, such as your CPA and estate planning attorney.
- Following the **UBS Wealth Way framework**, we'll organize your financial life—and that of your business—into three strategies to provide more clarity and purpose:
 - **liquidity** to strategically allocate cash to help foster growth,
 - **longevity** aiming to support stability and viability through all economic cycles and
 - **legacy** to assist the people and causes you care about, and help you sustain the company that you built, beyond your own lifetime.

What sets us apart is our deep understanding of how each aspect of an exit weaves together, influencing both your personal journey and your company's future. We focus on creating integrated strategies that align your personal goals with the complex financial implications of leaving your business, paving the way for a seamless and optimized transition..

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.

A closer look at Liquidity Planning

Your liquidity needs will change based on major life events and economic and business fluctuations. What makes sense today for you and for your company might be different tomorrow. Together we'll plan for the right amount of liquidity for the moment, whether you're engaging in succession planning, retirement planning or managing the needs of the business. Our goal is to help you have the resources at hand that position you and your team for future success.

You may not think of financial planning as a creative endeavor, but that's what makes our team's approach refreshing and turns our client-advisor relationships into enduring client-advisor collaborations. With a 360-degree view of your financial position, we'll craft a plan that leverages your current financial position to support ongoing tax-advantaged sustainability for you, your family and the company that you built.



A closer look at Wealth Management and Asset Protection



The right financial plan for you is as unique as your entrepreneurial journey. After we identify your level of risk tolerance, both with your personal and your corporate finances, we'll execute comprehensive financial plans designed to help you achieve your long-term personal financial goals. We will also help support your goals for your business' next chapter and the employee team you've cultivated. Using a diverse group of assets, we can incorporate strategies such as public and private equities, public and private debt, and public and private real estate. We'll also develop creative strategies to help hedge and preserve your assets and cash flows, relying on tools such as insurance and lending.

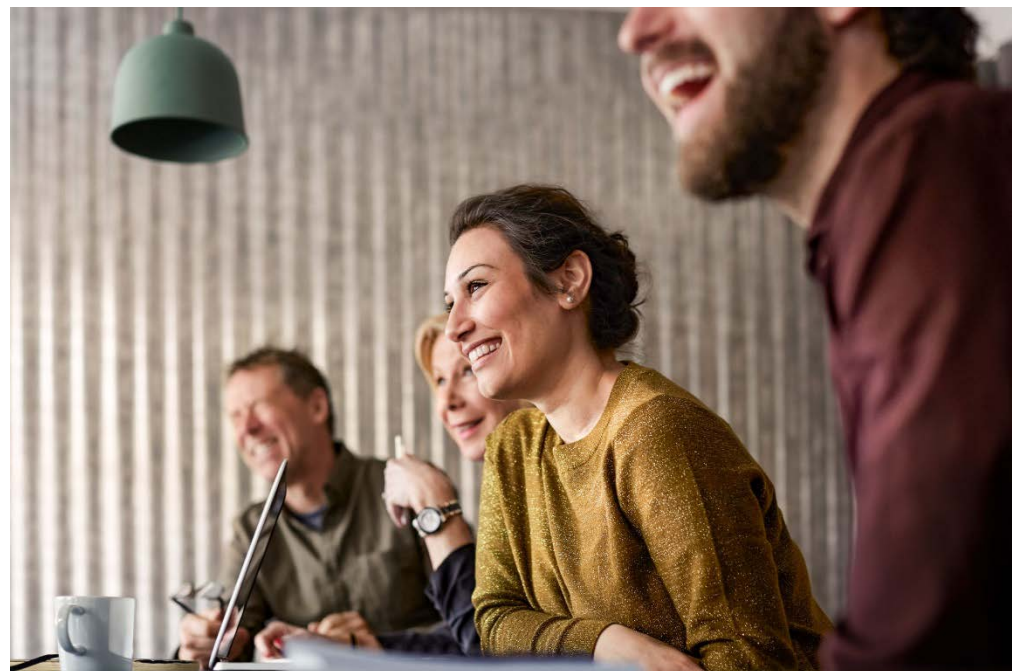
A closer look at Succession Planning



Your next chapter will bring big change for both you and your company, and your exit should meet your goals for your family as well as your business and the causes you care about. We'll help you evaluate all available options for you, both personally and professionally, by discussing a variety of tax-advantaged opportunities and concepts for buy/sell structures, employee ownership and partnership buyouts. Along the way, we'll stay focused on the people and stakeholders involved, not just the bottom line. We will look beyond immediate changes in the company to create a plan that is sustainable, with funding to help meet the long-term obligations of your company.

A closer look at Ongoing Support

Certain moments demand a reassessment of your strategy. Those moments may be business driven—think economic or market disruptions—or wholly personal, such as a new grandchild, finally building that dream home or taking that trip around the world. Whatever the challenge or aspiration, we'll help you reassess, readjust and refocus on what matters most—putting your life's work to work: for you, for your family, for your business and for the causes that you care about.



Contact us

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