Corporate Liquidity Planning Group

Comprehensive planning for you, your family, your business and the causes that you care about.

You

Your family

The causes that you care about

Immediate needs and cash flow
The next 3 – 5 years

Flexibility to plan your exit confidently, maintain your lifestyle, and seize new opportunities.

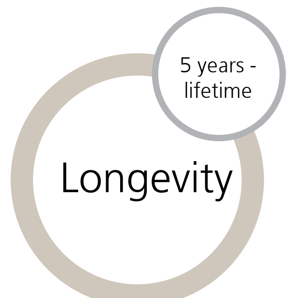
- Cash on hand so you can say "yes" to new opportunities without hesitation
- Exit on your terms so you can move forward feeling confident and in control
- Cover taxes and financial obligations seamlessly

Ensure financial flexibility as you transition, while keeping your business stable.

Sustaining growth and stability
5 years to lifetime

Grow and preserve your wealth while maintaining stability for you and your family.

- Make strategic investments that grow alongside your evolving goals and aspirations
- Build a financial cushion so your wealth supports you through any economic climate
- Smart estate, insurance and healthcare planning strategies

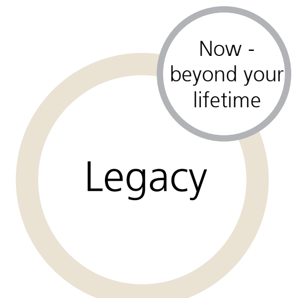


Build a long-term financial plan that protects your wealth and strengthens your business.

Future generations and lasting impact
Now—beyond your lifetime

Impact that lasts—supporting the people and causes that matter most to you.

- Pass on your values by crafting a thoughtful succession and wealth transfer plan
- Give with purpose so your philanthropy makes a real difference
- Protect what you've built so future generations benefit from your hard work



Ensure your wealth and business continue to create impact beyond your lifetime.

Your Company

Your Employees

The next 1 – 3 years

Support your business' current needs with an eye towards future stability and growth.

- Plan for the tax-advantaged succession of your business
- Strategically allocate cash to foster growth
- Financial flexibility as you transition, while keeping your business stable

3 years – 15 years

Build a long-term financial plan that preserves your wealth and strengthens your business.

- Support stability through all economic cycles
- Proactive pension and retirement plan funding strategies
- Risk mitigation and liability protection

15 years and beyond

Securing your company's mission, employees, and impact.

- Establish a framework for sustainable growth and leadership
- Support long-term financial security for employees
- Ensure your business thrives for future generations

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.

Comprehensive solutions for business owners

A successful transition isn't just about the moment you sell—it's about making smart financial decisions at every stage. Whether you're years away from an exit, actively preparing for one, or looking to optimize wealth after a sale, we help align your financial strategy with your goals.

No matter where you are, we provide the financial strategies to help you **Plan** for the future, **Execute** with confidence, and **Protect** what you've built.

Our approach balances *Liquidity* for immediate needs, *Longevity* for lasting security, and *Legacy* for a future that reflects your values.

No matter where you are in the process, we bring clarity and confidence to your next steps—helping you, your business, and those who matter most.

You | Your family | The causes that you care about

Plan	Financial and wealth transfer planning	Strategic asset allocation; Retirement income plan; Lifestyle review; Pension and/or social security benefit analysis; Risk review; Education planning; Beneficiary review
Plan	Business succession planning	Business valuation; Business needs review; Succession plan documents; Cash management and capital needs assessment
Execute	Investments	Public equities; Public credit; Real estate; Stock option strategies; Concentrated stock services (monetizing, hedging); Private equities; Private credit; Structured solutions; Expertise in highly regulated areas (i.e., collateral loans, OTC option collars, etc.)
Execute	Credit and lending*	Securities-backed lending; Residential mortgages; Personal credit management
Protect	Insurance and annuities	Goal protection: • Life insurance • Long-term care; Income protection: • Disability insurance • Annuities; Asset protection: • Property and Casualty insurance • Liability insurance
Protect	Charitable strategies	Charitable remainder trusts; Donor advised funds (DAFs); Direct giving; Charitable lead trusts; Private foundations; Donor advised funds (DAFs)
Protect	Estate planning	Wills; Durable power of attorney (POA) for healthcare/POA—living will; Trusts; Gifting; Charitable giving; Asset titling; Estate tax funding; Family dynamics/family meeting

Strategies are subject to individual client goals, objectives and suitability.

*Offered by UBS Bank USA

Comprehensive solutions for companies

Your company is more than just a business—it's a legacy that must be protected, strengthened, and positioned for long-term success.

We partner with management teams to **Plan** for financial stability, **Execute** strategies that optimize liquidity and employee benefits, and **Protect** the business through leadership transitions and risk management.

By balancing short-term *Liquidity*, long-term *Longevity*, and a lasting *Legacy*, we help ensure your organization remains resilient, competitive, and built to last.

Whether you're navigating growth, transition, or sustainability, we provide the financial strategies to help your business thrive today, tomorrow, and for generations to come.

Your company | Your employees

Plan

Financial planning
- Cash management
- Liquidity management
- Cash flow analysis
- Asset allocation advisory
- Repurchase obligation planning
- Investment policy statement guidance

Business succession planning
- Business needs review
- Cash management and capital needs assessment
- Business valuation
- Succession plan documents

Execute

Investments
- Public equities
- Public credit
- Money market instruments
- Private equities
- Private credit
- Structured solutions

Lending and investment banking
- Small business lending[2]
- Middle market/ corporate lending[2]
- Agricultural lending[2]
- Investment banking referral network (OneBank)[1]
- Supply chain and A/R lending[2]
- Specialty finance lending[1]
- Commercial real estate lending[2]
- Aviation lending[2]

Retirement plan solutions and participant education
- Fiduciary governance and advisory
- 401(k) and Profit sharing
- Cash balance pension plan
- Workplace financial wellness and education
- Retirement plan consulting services
- Non-qualified deferred comp

Protect

Repurchase obligation liquidity planning for ESOPs
- Strategic analysis for planning and funding
- Cash and liquidity management
- Investment management
- COLI assessment

Insurance solutions
- Liability and excess liability
- Property and casualty
- Rep and warranty
- Key-person insurance
- D&O Insurance
- Account receivables insurance

Strategies are subject to individual client goals, objectives and suitability.

[1] OneBank Network is a third-party network comprised of experienced boutique investment banks that collectively specialize in various industries and sectors.
[2] Provided in strategic partnership via referral to Lending Referral Group network.

Putting the pieces together: Our unique expertise

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.

Business succession planning

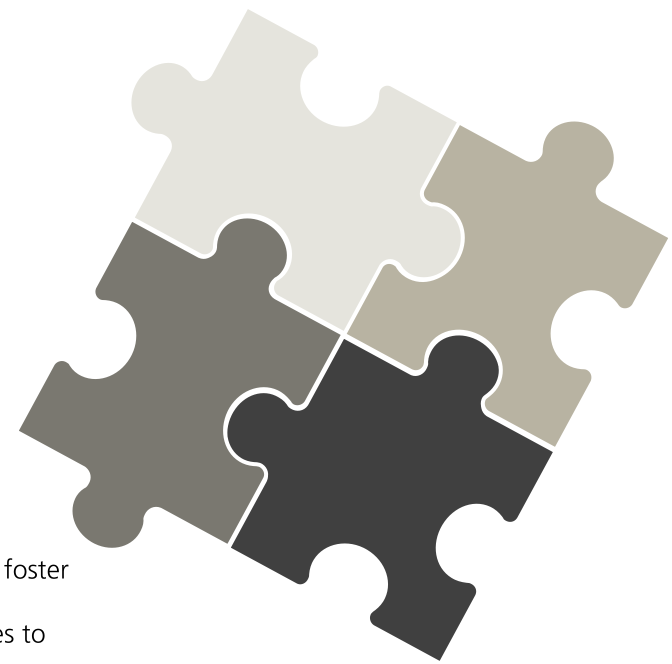
We help business owners assess their goals and exit options to build a plan to monetize their life's work and maximize both their business's value and net proceeds.

- Company sale to a third party or employees (ESOP) via UBS's OneBank investment banking network.
- Pre-sale financial planning and trust and estate planning.
- Coordination with your "deal team:" attorneys, CPAs, bankers.

Repurchase obligation liquidity planning

Because 76% of ESOP companies have not set aside funding for future repurchase obligations,* we aim to foster long-term stability while mititgating risks to cash flow.

- A tailored and customed financial plan that matches to the company's near and long term liquidity needs including their future repurchase obligations.
- Hedged strategies to help reduce volatility.



Wealth optimization

Selling a business is a major financial event and offers a lot of opportunity and risks. With a strong financial plan in place, we execute on that plan and invest the proceeds in a way to help business owners meet their goals and preserved their wealth.

- Investing (equitites, bonds, private equities and credit, private real esate).
- Banking and cash management.
- Insurance analysis.

Legacy and philanthropy

Many business owners wish to leave a lasting and multigenerational legacy for the people and causes that they care about. Once we execute on the financial plan to help satisfy the business owner's needs, we work on executing on their legacy goals.

- Philanthropy (Donor Advised Funds, Charitable Remainder Trusts, foundations)
- Family Advisory
- Multi-generational planning and gifting

* 2023 National Center for Employee Ownership 2023 ESOP Repurchase Obligation Survey.

Comprehensive solutions for business owners and their companies

Your business is more than just an asset—it's your life's work. Whether you're actively growing, preparing for an eventual exit, or navigating life after a sale, we help ensure your financial strategy supports every stage of your journey. Our approach balances *Liquidity* for immediate needs, *Longevity* for lasting security, and *Legacy* for a future that reflects your values. No matter where you are in the process, we bring clarity and confidence to your next steps—helping you, your business, and those who matter most.

Investment banking
- M&A advisory
- Employee Stock Ownership Plan (ESOP) advisory
- Capital raising
- Valuation services
- Private secondary market services

Banking, lending and cash management
Offered by UBS Bank USA
- Securities backed credit lines
- Tailored lending
- Residential mortgages
- Commercial real estate
- Deposit products (automated sweep, CDs, and savings)
- Credit cards and debit cards

Offered by UBS Financial Services Inc.[1]
- Client accounts and cash management
- Additional specialty financing options available through the Lending Referral Group network[2]
- Payroll and merchant services options through referral[2]

Risk management
- Key-person insurance
- Buy/sell agreements
- Life insurance needs analysis
- Disability income coverage review
- Property and Casualty insurance
- Long-term care protection
- Health care insurance

Corporate and retirement solutions
- Retirement plan consulting services
- Qualified and non-qualified plans
- Executive compensation benefits
- Equity plan services
- Workplace financial wellness

Corporate liquidity planning
- Cash Management
- Investment Management
- Repurchase Obligation Liquidity Planning for ESOP companies
- SBLs

Family office solutions
- Design, governance and business plans
- Staffing and compensation
- Family dynamics within the family office
- Transitioning responsibilities
- Service delivery models
- Technology stacking

Wealth transfer planning
- Succession planning
- Trust services
- Estate and tax planning strategies
- Family gifting strategies
- Charitable giving and philanthropic solutions

Financial planning
- Net worth calculation
- Cash-flow analysis
- Asset allocation advisory
- Liability management
- Education planning
- Retirement planning
- Exit strategy planning

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Important information

[1] Wealth management services in the United States are provided by UBS Financial Services Inc., a registered investment advisor and broker-dealer offering securities, trading, brokerage and related products and services. Member SIPC. Member FINRA.

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UBS Bank US—Equal Opportunity Lender. Equal Housing Lender

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All references to the UBS Resource Management Account (RMA) also apply to the Business Services Account BSA and the International Resource Management Account (IRMA).

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Investment, insurance and annuity products: Not FDIC insured • Not a deposit • No bank guarantee • May lose value

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Important information

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Non-traditional asset classes are alternative investments that include hedge funds, private equity, private real estate, and private credit (collectively, alternative investments). Interests of alternative investment funds are sold only to qualified investors, and only by means of offering documents that include information about the risks, performance and expenses of alternative investment funds, and which clients are urged to read carefully before subscribing and retain. An investment in an alternative investment fund is speculative and involves significant risks.

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Asset allocation and diversification strategies do not guarantee profit and may not protect against loss.

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