

A single touchpoint for all your financial needs. Custom solutions and services to pursue your most important goals.



Investment management

- Tax-efficient portfolios
- Asset allocation
- Alternative investments
- Private equity



Liquidity event management

- Business sale and transition
- Concentrated and restricted stock management
- Qualified small business stock optimization
- Early exercise options strategies



Estate planning strategies

- Wealth transfer strategies
- Estate tax strategies
- Insurance planning



Family advisory services

- Rising gen financial education
- Family philanthropy and impact
- Multigenerational family meetings



Banking cash management services

- Solutions and strategies
- Concentrated and single-stock backed loans
- Hedge fund backed loans
- Unsecured loans
- Up REIT Operating Units loans
- Other loans



Strategic philanthropy

- Sustainable investing
- Philanthropic gifting
- Family and private foundations
- Donor-advised funds
- UBS Global Philanthropists Community

Some of these services are provided by third-party vendors.



Financial Goal Analysis (FGA) at UBS

Our written financial plan that uses sophisticated analytics to help you evaluate whether you are on path toward achieving your personal financial goals.

Our wealth management process:

- Discover
- Create
- Agree and understand
- Implement
- Review

The Wagner Abrams Group

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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.



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

Important disclosures

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About UBS Bank USA

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Important disclosures

Investors should be aware that alternative investments are speculative, subject to substantial risks (including the risks associated with limited liquidity, the use of leverage, short sales and concentrated investments), may involve complex tax structures, strategies and may not be appropriate for all investors. Alternative investments may not be required to provide periodic pricing or valuation information to investors, there may be delays in distributing tax information to investors, they are not subject to the same regulatory requirements and protections as mutual funds, and they may be subject to high fees and expenses, which will reduce profits and returns.

Various products and services use 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 how a particular product or strategy approaches sustainable investing and if the approach aligns with your goals and objectives.

At UBS Financial Services Inc., we continue to develop our standards and framework for sustainable investing. We believe sustainable investment strategies should have an explicit focus on sustainability objectives or outcomes. 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.

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