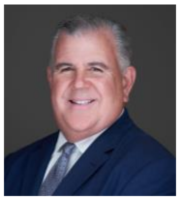
Ahead with confidence

Velasco, von Borsig & Cardenas
Private Wealth Advisors at UBS Financial Services Inc.

Transforming complexity to clarity and results



Ary C. Velasco
Financial Advisor
Managing Director–
Wealth Management
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With nearly four decades of experience, Ary focuses on delivering bespoke banking, lending, investment, insurance, and trust solutions to business owners, investors, and philanthropists across South Florida and beyond. His success stems from an unwavering commitment to providing advice that prioritizes his clients' unique needs and goals. This client-first approach has earned him lasting trust and loyalty, enabling him to help preserve and grow wealth through various economic and geopolitical cycles and across generations.

Before joining UBS, Ary held leadership roles at Truist, Northern Trust, Lydian, Sabadell, and Citi. He earned a Bachelor of Science degree in Finance and a Master of Business Administration degree from Florida International University. Ary is also an alumnus of the National Trust School and National Graduate Trust School at Northwestern University in Evanston, IL.

Michael A. von Borsig, CFA, CAIA®
Financial Advisor
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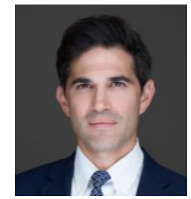
Michael von Borsig is a seasoned financial advisor dedicated to guiding affluent clients through the complexities of wealth management. As an original member of the AMD Wealth Partners Signature Team, he delivers high-touch, customized strategies that span the entire balance sheet—helping clients preserve their hard-earned wealth and build meaningful legacies.

With nearly two decades in the industry, Michael has advised clients across various industries and life stages, leveraging the global resources of an industry leader to provide sophisticated solutions. His international background has shaped his ability to navigate evolving financial landscapes, and he defines success as bringing clarity and confidence to his clients to his clients.

Michael began his wealth management career in 2005 and has held advisory roles at Citi, Barclays, Stifel, and UBS in New York City, as well as at Union Bancaire Privée in Geneva, Switzerland. He is fluent in Spanish and French and proficient in German. He holds a B.B.A. in Finance from Southern Methodist University's Cox School of Business and has earned the Chartered Financial Analyst (CFA) and Chartered Alternative Investment Analyst (CAIA®) designations. Additionally, he holds FINRA Series 3, 7, 57 and 66 licenses.

Outside of work, Michael enjoys spending time with his wife and cheering on their two young children at hockey and lacrosse games.



David R. Cardenas
Financial Advisor
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David has extensive experience in the private banking industry and has had the privilege of working with some of the most successful business owners, corporate executives and real estate investors in South Florida. David's commitment to his clients is purpose-driven, having a deep conviction that his role is to serve clients in their aim of creating a meaningful legacy for their family. David's differentiated approach to wealth management can be attributed to his educational background, subject matter research and life experiences in the realm of politics which has given him an interesting perspective and insights into the interplay of government and the markets.

David received his undergraduate degree from Duke University where he majored in political science and received a Certificate in Latin American Studies. David has a master's degree in international administration from the University of Miami, a program designed to blend international theory with practical application.

David has worked at several international wealth management firms including HSBC Private Bank, Bank of America Merrill Lynch and Citi Private Bank. David is currently a Young Founder at the Mt. Sinai Hospital Foundation. He resides in Miami Shores with his wife and children. David has a Series 7 and Series 66 securities license and the 2 – 15 Life, Health and Variable Annuities license in the state of Florida.

Transforming complexity to clarity and results

Velasco, von Borsig & Cardenas is focused on providing comprehensive wealth planning advice to highly successful business owners, their families, and employees.

We provide business succession advice and the disciplined preservation, strategic growth and generational transfer of their wealth. We also work with our Retirement and Institutional Consulting team to provide elite fiduciary services to their employee benefit plans and prepare their employees for an ideal retirement.

The decisions our clients make influence employee retention, retirement readiness, enterprise value and their family's legacy. When made in isolation, opportunities are missed. When coordinated, all constituents win.

We are entirely driven by our passion to provide:

- Clarity and Focus: Identifying the clients we serve best and dedicating our efforts to maximizing value for them.
- Client Centered Approach: Deeply understanding our clients' dreams, goals, and concerns to provide tailored solutions.
- Market Insight and Integrity: Leveraging our experience and UBS vast resources to deliver thoughtful, ethical, and strategic advice.
- Enduring Relationships: Building long-term, mutually successful relationships founded on trust, loyalty, and unwavering commitment.

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"We are crystal clear about the client who we are best suited to serve. We focus our efforts exclusively on providing maximum value to this audience."

– Ary Velasco

A legacy of expertise, a future of possibilities

With 70 years of combined experience in wealth management, we bring a deeply integrated and client-focused approach to financial advising. Leveraging our expertise in wealth advisory and investment management, we create tailored strategies for ultra-high-net-worth clients. At UBS, we guide clients through complex financial landscapes and build lasting relationships for long-term success.

Helping families preserve their legacies.

We understand that wealth is more than just assets: it's a legacy. Our team works closely with families to help ensure their financial success continues for generations. From estate planning strategies to family governance, we provide guidance to help navigate wealth transfer while preserving values and fostering financial literacy among heirs.

Guiding institutional clients and family offices through complex markets.

We help family offices, foundations, and institutional clients navigate complex markets with tailored investment solutions and risk management strategies. Our experience in alternative investments and long-term planning ensures that institutions can confidently adapt to evolving financial landscapes.

Helping you realize your organization's long-term vision

Our team can introduce you to the UBS Institutional Consulting Group which offers customized solutions centered on your firm's evolving needs. They offer a multidimensional approach that leads to deeper, more insightful solutions, combining the power of Financial IQ (FQ) with the empathy of Emotional IQ (EQ). It is a simple, powerful philosophy that is woven throughout our retirement plan and institutional consulting services.

Unlocking a wealth of possibilities

As part of the world's leading global wealth manager, we can offer you customized investment solutions usually reserved for institutional investors. From separately managed accounts and tax optimization strategies to direct deal opportunities and alternative investments, you have access to tailored solutions for the full range of your investment needs.

Our wealth management process

Discover and Define

We start by gaining a deep understanding of your full financial picture, including your extended balance sheet (i.e., assets, liabilities, short-term and long-term liquidity needs) financial goals, and risk tolerance.

Why? A holistic view allows us to tailor a strategy that aligns with your unique financial circumstances and aspirations.

Strategize and Plan

Our team develops a tailored financial roadmap designed to align with your objectives and optimize asset allocation.

Why? A Well-structured plan can provide clarity and direction, balancing risk and opportunity.

Collaborate and Agree

We work closely with you to refine and finalize your wealth strategy, ensuring it aligns with your values and aspirations.

Why? Your input is essential in crafting a strategy that truly works for you.

Implement and Manage

Once the plan is in place, we execute investment strategies, monitor performance, and make adjustments as needed.

Why? A disciplined execution process ensures that your investments remain on track toward achieving your financial goals.

Review and Evolve

Life and markets change—so should your strategy. We continuously review your plan, making adjustments to keep you on course.

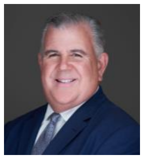
Why? A dynamic approach ensures your wealth plan stays relevant as your circumstances evolve.

"Wealth is a tool that can help build whatever future you imagined- for yourself, your loved ones, and the things you care about."

– Ary Velasco

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.

We look forward to hearing from you.



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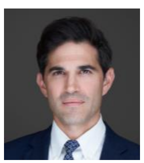

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EQUAL HOUSING LENDER

Borrowing using securities as collateral involves special risks, is not suitable for everyone and may not be appropriate for your needs. All loans are subject to credit approval, margin requirements and margin call and other risks; credit lines may be subject to breakage fees. For a full discussion of the risks associated with borrowing using securities as collateral, review the Loan Disclosure Statement included in your application package/account opening package.

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UBS Financial Services Inc. and its employees (including Financial Advisors) do not take mortgage loan applications, do not offer mortgage loans and do not negotiate terms of mortgage loans.

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