# Flatiron Partners

Private Wealth Management

# Collective experience. Individual precision.

*A team built across generations, backgrounds, and perspectives, bringing together institutional expertise and entrepreneurial insight to deliver thoughtful, tailored strategies for every stage of your wealth.*

At **Flatiron Partners**, we have opinions and we do not hesitate to share them. We are evolving industry veterans complemented by a deep bench of multigenerational talent bringing diverse backgrounds, fresh perspectives, and current market insight.

We are innovative thinkers who seize ground-breaking ideas and transform them into opportunities. We push through obstacles to open doors to solutions that can serve our clients well. That level of determination and drive has earned the confidence of our clients for decades and continues to do so for successful families across generations.

As a Private Wealth team within the distinguished Private Wealth management division, we are evolving industry veterans who understand historical precedent but also current market wisdom. Our customized portfolio strategies reflect those perspectives. Accessing a key global network of resources and thought leaders, we provide directed advice, beyond your portfolio, and a disciplined process that can make meaningful goals achievable. To us, there is no greater priority than helping your wealth create positive outcomes for you and your family today, and for the legacy you leave behind.

# Our wealth management process

**Identify**
We begin with a conversation to identify your financial goals, planning needs, risk tolerance and more.

**Plan**
After our conversation, we will develop your customized financial plan. The plan is guided by your goals and helps dictate your optimal investment allocation.

**Agree**
We will collaborate to prepare a detailed analysis of your portfolio. Working with you, we mutually agree on the solutions that best help you pursue your goals at every phase of your life.

**Implement**
Once the plan is in place, we can help you implement your investment solutions. Our team oversees your investment strategies and keeps you informed of your progress.

**Review**
Upon request, we can review and make any adjustments necessary as your life, financial situation, and goals change.

# A focus on personalized access and service

Exceptional advice begins with understanding your priorities, values, and the complexities unique to your life. Whether you are preparing for a business transition, managing significant wealth, or planning for future generations, we partner with you to provide thoughtful guidance and access to the resources needed to help you make confident decisions. Our job is to simplify the tangible and intangible parts of your wealth, all while creating clarity and control.

# The scope of our capabilities include:

**A process designed for entrepreneurs**

Entrepreneurs and business owners operate in a world that requires a different level of advice, coordination, and strategic thinking. Our business is built specifically around serving founders, operators, and families navigating growth, liquidity events, succession planning, and long-term wealth creation. We have developed a process designed to bring meaningful value beyond investments—connecting clients to the right resources, specialists, and opportunities at the right time, while helping quarterback the many moving pieces that come with building and preserving significant wealth.

**Helping women take charge**

Women are redefining wealth and the conversation around it. As financial decision-makers, business owners, investors, and family leaders, women are driving change and creating new opportunities. We're committed to providing the insights, resources, and personalized strategies to help you navigate every stage of your financial life with confidence.

**Estate planning strategies**

We have the experience and insight to help you preserve assets, reduce estate tax exposure and transition wealth to future generations. With our access to an extensive network of estate planning professionals, we will work closely together to help you build a comprehensive plan for transitioning assets to future generations.

**Legacy planning for your family's future**

We work with UBS Family Advisory and Philanthropy Services to provide advice to help families flourish for generations, through intentional communication, intergenerational wealth transitions, family governance, philanthropic legacies and more. Holistic insights, advice and execution services help you maximize your impact and build your legacy.

# Advice for business owners and entrepreneurs

Our process takes you from the initial stages of exit or succession planning all the way through the transaction close. We develop a personalized strategy to help manage the proceeds and achieve your future financial goals—and life goals after you step away.

**Launch. Grow. Exit your business.**

We understand that when it comes to the business you have personally built, you're going to be invested at every level. From launching to growing to ultimately exiting your company our team can help you make smarter decisions each step of the way.

### You're selling within the year

- Finalize your trust and estate strategies
- Work with us to interview and select the investment banker that works best for you
- Finalize your exit plan and focus on getting the best deal for the sale
- Coordinate with your investment banker to help create competitive tension among prospective buyers and meet potential acquirers, review offers and negotiate the sale
- As needed, prepare employees and managers for the transition
- Think about what's next for you and your future, after the sale

### You're three years away from exiting

- Refine your trust and estate strategies with your tax and legal advisors to take advantage of strategies that may increase future net proceeds from a sale*
- Begin conducting an analysis of likely buyer interest and sector outlook, trends and business cycles to help identify the right timing of the sale
- Build the right pre-sale advisory team, including an investment banker, attorney and CPA
- Explore gift and estate strategies to help maximize net proceeds from a sale

### You're considering an exit in five years

- Discuss trust and estate strategies and tax and legal advisors to take advantage of strategies that may increase future net proceeds from a sale*
- Fine-tune your business model to be most appealing to a buyer
- Make sure business documentation and financial statements are in order
- Put together a team to prepare the business and optimize value
- Strengthen your management team

# Power of UBS

## Our focus

With over **30 years of collective team experience**, our team focuses on managing investments and sophisticated relationships in pre-liquidity and post-liquidity situations for business owners, and family offices with significant wealth by utilizing the firm's global capabilities and resources.

As the **world's largest global wealth manager**, we are uniquely positioned to provide you with bespoke solutions and execution spanning across the globe. Your relationship allows you to tap into our partner network for your business and personal information needs. The UBS network spans not only your local business environment, but your industry globally. Leverage UBS for, *institutional research, connectivity, and private wealth management.*

| | |
|---|---|
| **160+ years** of banking tradition | Founded in 1862, we have established client relationships which typically last for decades, even generations, providing the best of UBS for you and your family. |
| **50%** of the world's billionaires | One in two billionaires put their trust in UBS. Our long-standing experience in working with you helps us understand your vision, passion and goals. |
| **A-** Long-term credit rating[1] | UBS provides you safety and stability, which is reflected in our consistently high ratings by Standard and Poor's[1] as one of the best capitalized banks worldwide. |
| **$7 trillion** Invested assets (USD)[2] | As the world's largest and only truly global wealth manager, we are uniquely positioned to provide you with bespoke solutions and execution capabilities spanning across the Americas, Europe, Asia-Pacific, Middle East and Africa. |
| **Top rated** Equity research firm[3] | You have access to award-winning research that leverages data from our UBS Evidence Lab[4] to help shape your investment decision-making. |

**Sources:**
[1] UBS Group AG as of 31 December 2025; Investor relations and Standard & Poor's.
UBS Group AG also received ratings of Aa3 and AA-from Moody's and Fitch, respectively.
[2] UBS Company reports, 4Q25 for UBS Group AG as of December 31, 2025
[3] Institutional Investor Global Equity Research (January 16, 2024).

# Access to intellectual capital and global resources of UBS

We're innovative thinkers who look to seize groundbreaking ideas and transform them into opportunities. We take pride in providing access to the **expertise, research** and **intellectual capital** of UBS.

## UBS Evidence Lab

UBS Evidence Lab is a sell-side team of experts that work across 55+ specialized areas creating insight-ready datasets. The experts turn data into evidence by applying a combination of tools and techniques to harvest, cleanse and connect billions of data items each month.

- **Library of 1000+ datasets** and growing API coverage
- **5000+ companies** across all regions and sectors

## Chief Investment Office (CIO)

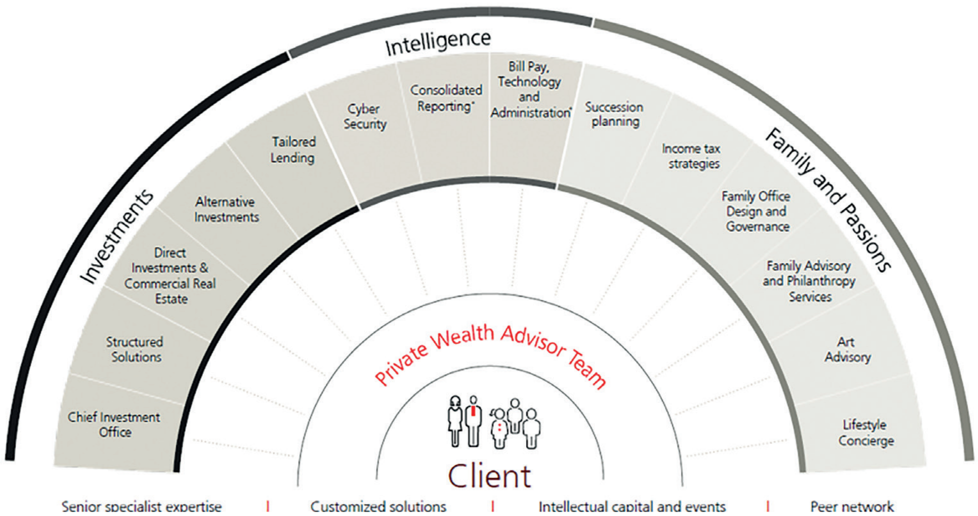
Our CIO team's job is to identify the latest investment opportunities and market risks. The global teams are led by exceptional leaders, who make sure that we support you in achieving your financial goals.

- 200 CIO professionals across the globe covering diverse industries, sectors, and geographies
- Offices in 11 key global financial hubs
- Providing 24 hour a day, seven day a week real-time advice and analysis[4]

[4] UBS Evidence Lab is a separate business from UBS Research. UBS Research Lab provides data and evidence related to specific question; it does not provide research, investment recommendations or advice.

# The scope of UBS's capabilities for wealthy families

With the **Flatiron Partners** at the center of the UBS ecosystem, we provide clients with access to products and services across all areas of the firm, delivering a full coverage institutional-level experience.

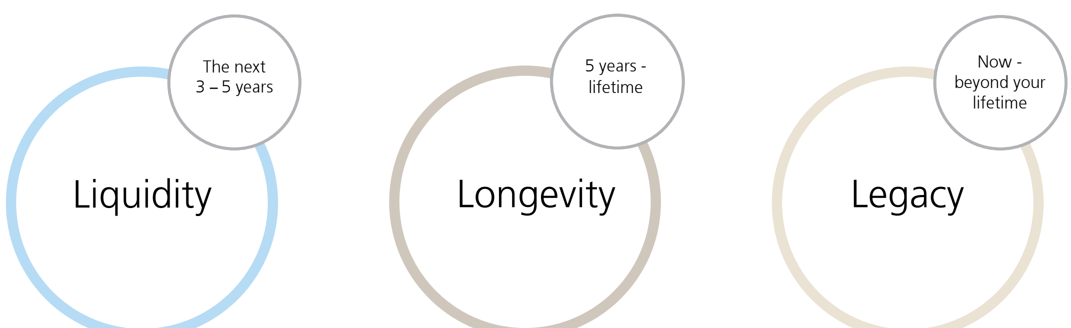



*Services provided by third-parties.

# Mapping it all out

## A UBS Wealth Way road map to implementing: Liquidity. Longevity. Legacy

Our UBS Wealth Way framework starts with questions and a conversation about what is most important to you. Then, we organize your financial life into **three key strategies**, based on the specific timeframes that match what you are looking to accomplish.




To help **maintain** your lifestyle
- Entertainment
- Taxes
- Purchasing real estate
- Tuition expenses
- Near-term expenses

To help **improve** your lifestyle
- Additional real estate
- Earnings potential
- Healthcare and long-term care
- Retirement
- College

To help **improve** the lives of others
- Giving to family
- Philanthropy
- Wealth transfer over generations

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.

# Case studies—where insight meets action

## How we connected our clients to the opportunities and experience they needed

### Leveraging tax-saving opportunities for tech founders

#### Situation

Our client, a cofounder of a VC-backed company, was expecting a liquidity event of approximately $75 million. Knowing the transaction would create a large tax event, the client was interested in strategies to help minimize the overall tax liability to him and his family.

#### Solution

Working with the UBS trust and estate team, we recommended a strategy called "QSBS stacking," also called trust stacking. The client established multiple irrevocable trusts, one for each of three children. This step multiplied the amount of federally tax-free income realized during the transaction—a tax savings that helped the client to preserve generational wealth for his family.

### Turning business success into charitable impact

#### Situation

Our client was the cofounder of a tech company that was going to be acquired for $500 million. With a 10% ownership stake in the company, she faced a large tax liability Anticipating this event, we began strategizing for ways to optimize the outcome. From our conversations, we also learned of her passion for helping at-risk youth attend college.

#### Solution

Given our client's charitable intentions, we introduced a great tax-efficient solution: donating shares prior to the deal closing, as opposed to donating cash afterwards. By donating 10% of her shares to a donor-advised fund (DAF) before completing the deal, our client paid less in taxes and increased her net proceeds. Through the DAF, our client also had the ability to recommend grants to charities of her choosing over the course of several years.

### Finding greater yields for corporate accounts

#### Situation

Our client's company had recently closed a large series B. With a much larger balance now sitting in his corporate account, our client wanted to ensure he was being smart with the new funds. We were introduced to the company's CFO and discussed ways to increase yield while maintaining daily liquidity for operational needs.

#### Solution

The company opened a UBS corporate account and linked their day-to-day company checking account so they could easily move money between the two accounts. This structure allowed for higher yield provided by a UBS Asset Management suite of high-quality, short-term financial instruments.

When the company raised a $50 million Series C, we referred them to UBS's Corporate Cash Management Group to develop a formal investment policy statement (IPS) to clearly define the management of their cash assets. As a result, we created a customized portfolio of individual securities designed to meet their cash flow, risk tolerance, and time horizon.

The case studies shown are for informational purposes only and may not be representative of the experience of all clients. It is not intended to represent the performance of any specific investment or financial advisory program. Each client's circumstances may be different. There is no guarantee of the future success of any of the strategies discussed.

**Built for those who expect more**

Our clients are leaders who have spent a lifetime building businesses, creating wealth, and making difficult decisions. They deserve a team that can operate at that level. We monitor every aspect of their financial lives by combining institutional resources, sophisticated planning, and proactive advice, so they can focus on what matters most while knowing their wealth is being managed with precision.

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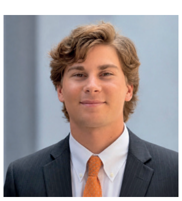

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# Leadership Lounge

With Saman Samii
and Mitch Slater

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