Providing a tailored financial process for you and your family

Millennium Wealth Management Partners
UBS Financial Services Inc.



UBS

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Integrated wealth management from a team of professionals

With Millennium Wealth Management Partners we want our clients to see us as more than just financial advisors. We want them to know that they can count on us to help them achieve their goals.

You gain the support of an entire team that is driven by responsibility, attention to detail and doing what is right for you. We collaborate with you to build a long-term plan to help achieve your goals and objectives. What this means to you is that we treat your concerns as our own concerns.

Fundamentally, we believe that investment success is achieved by time in the markets rather than timing the markets. We make it a point to understand your risk tolerance and manage your expectations so we can provide recommendations that are in line with your personalized plan.

Today's market uncertainty demands financial guidance that is disciplined, analytical and grounded in experience. That's why each member of our team has a clearly defined role that best utilizes their individual background and expertise. We focus on the critical areas of wealth management including retirement planning, portfolio management and investment models. What this means to you is that no matter what stage of life you are in or what financial challenges you face, you will have the guidance you need to make confident decisions.

Retirement planning

With our experience in retirement planning, we can help you identify your income goals and review your assets. We will help you understand critical influences such as risk and the investment time horizon. We evaluate your current asset allocation and if necessary, develop a new allocation that is more customized to your individual needs. In addition, we can also help you examine the advantages of a lump-sum IRA rollover or work with you to develop a tax-efficient, personalized retirement income distribution plan. The benefit is knowing that you are on the right path to make this next phase of your life a reality.

Portfolio management

With direct access to global resources, we can provide timely perspectives, customized investment planning and a fully integrated suite of financial solutions. We draw on our experience navigating economic volatility to help position clients to pursue opportunities in unpredictable markets.

Investment models

Our team provides a variety of strategies that enable the building of custom portfolios for our ultra high net worth (UHNW) clients—those with more than $5 million net worth. We have access to offerings that range from highly diversified to more targeted opportunities that allow our clients to select from a broad array of investment strategies which can help them match their investment objectives and risk preferences.

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A collaborative financial planning process that builds long-lasting relationships

By tapping the extensive resources and global capabilities of UBS, we are able to offer comprehensive, integrated financial planning focused entirely on you and your goals. And to extend our services—whether navigating tax implications, estate planning strategies or charitable interests—we'll work with a broad network of professional advisors so that your financial strategies and intentions will be executed promptly and effectively for you.

Listening and learning

Our approach starts with listening. By understanding your unique needs and goals, we uncover together the things you value most and clarify the future you envision. As we build each customized financial plan, we communicate regularly and track its performance, making adjustments for life changes and economic conditions.

Proactive communication and education

We are clear and concise with our explanations so that you always know where you stand. We discuss the various financial strategies and techniques that will help meet your individual objectives while trying to minimize the amount of downside risk. We ensure that you understand the thought process behind our recommendations through proactive communication and by hosting regular informative seminars, events and conference calls.

A detailed process for helping you reach your goals

Our collaborative process combines personal planning with informed strategies for balancing risk and growth in your portfolio.

Step 1	Discovery
Step 2	Review and confirmation
Step 3	Wealth management planning
Step 4	Investment planning
Step 5	Implementation
Step 6	Follow-up meeting
Step 7	Periodic review of progress

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.

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Personalized service focused on your priorities

We want our clients to know that they can rely on us be accessible and responsive, always striving to provide the utmost in personalized service. Each member of our highly integrated team has a clearly defined role and a specific set of skills. What this means to you is that you have a team that is a true resource for you. You can count on us for regular communication, addressing such topics as tax optimization, risk management and asset allocation strategies.

Attention on your terms

We foster an environment that keeps clients engaged in the planning process in the manner most appropriate to their needs and schedule. Our experienced team works collaboratively to offer the kind of personal attention and concierge service one would expect from a family office.

Dedicated client service

Our client service team is available for a host of financial and administrative needs. This means taking extra steps to provide customized reporting, help organize tax information or simplify daily financial and investment issues, from setting up online services to handling financial statements. We are tenacious about outstanding issues and have timely follow-through.



Three key strategies

We provide a comprehensive approach through three key strategies: Liquidity. Longevity. Legacy. This framework can help make your goals more tangible and identify investment strategies you can consider.

Liquidity
The next 3 – 5 years

To help provide cash flow for short-term expense and to **maintain** your lifestyle

- Entertainment and travel
- Vacation and secondary homes
- Taxes
- Immediate opportunities and unexpected expenses

Longevity
5 years – lifetime

For longer-term needs to help **enhance** your lifestyle

- Luxury purchases including real estate
- Health care and long-term care expenses
- Tax-efficient trusts and other estate planning strategies

Legacy
Now – beyond your lifetime

For needs that go beyond your own and to help **improve** the lives of others

- Clarifying values and vision to shape legacies
- Philanthropy
- Intergenerational wealth transitions

Timeframes 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.

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Building close client relationships

No matter what stage of life you are in or what financial challenges you face, we provide the strategic insights and the protective guidance to see you through your decision-making process.



Affluent individuals and families facing retirement

We address every family financial issue, ranging from portfolio management to retirement planning to wealth transfer and philanthropy. We focus on helping to safeguard your family's wealth, including:

- Financial and retirement planning
- Cash flow analysis
- Trust and estate planning strategies
- Succession and legacy planning
- Donor-advised funds, private foundations, charitable trusts and philanthropic services



Medical professionals

Serving professional medical practices is a primary focus of our group. Our end-to-end wealth management solutions address the business and financial needs faced by medical practitioners and are designed to accommodate and benefit physicians, their practices and, ultimately, their families:

- Lending/liabilities strategies
- Cash flow analysis
- Insurance assessment



Business owners and entrepreneurs

We work with a select number of entrepreneurial-minded clients, taking care to understand their professional lives and provide informed business perspective. We help address the full cycle of their business needs—from initial benefit and compensation planning through the complexities of selling a business:

- Financial goal analysis
- Equity compensation review
- Sale of a business
- Retirement plans (401[k]s, SEP IRAs and defined benefits plans)
- Risk management



Young professionals

A number of our clients are successful professionals who are seeking help with their most sensitive financial issues. That may include planning for a growing family, educating and protecting future generations or managing the financial impact of a large liquidity event. We are able to plan ahead and implement strategies to help with major life events, including:

- Income and cash projections
- Managing wealth after a large liquidity event
- Educational and retirement funding
- Modeling alternative financial scenarios
- Navigating family dynamics issues

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We dedicate ourselves completely to your needs. Likewise, we believe that wealth management advice is a two-way street: we rely on that same openness from you to ensure effective management of your finances. We look forward to providing a tailored financial process for you and your family.

– Millennium Wealth Management Partners

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Two main risks related to fixed income investing are interest rate risk and credit risk. Typically, when interest rates rise, there is a corresponding decline in the market value of bonds. Credit risk refers to the possibility that the issuer of the bond will not be able to make principal and interest payments. **Furthermore, high yield bonds are considered to be speculative with respect to the payment of interest and the return of principal and involve greater risks that higher grade issues.**

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