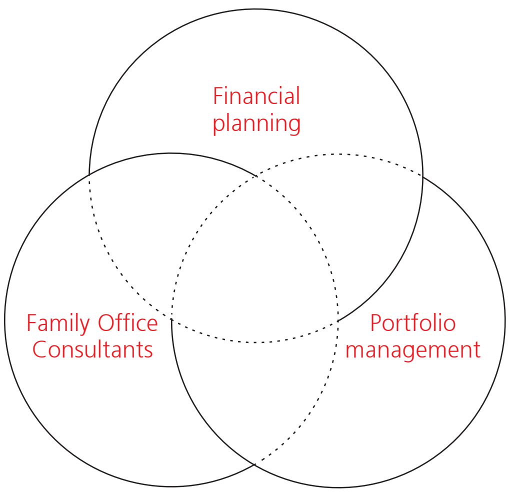
UBS

The ESOP Group

Private Wealth Management

As Private Wealth Advisors we use our perspective to tailor everything our clients need, helping transform their success



Financial planning

We believe that even the most formidable wealth goals can best be achieved through a well-coordinated, well-implemented plan. Our process begins with meaningful conversations that help us focus on what's really important to you. You articulate your goals and we'll help you figure out the steps for achieving them. As your life and needs change, we will revisit and update your plan ensuring it evolves with you and your family over time. Our planning conversations focus on:

- Trusts and wealth transfer strategies
- Estate plan flowcharts
- Tax planning
- Cash flow modeling
- Insurance planning and coverage analysis
- Employee benefits review
- Education planning
- Succession planning and family wealth conversations
- Philanthropic planning

Portfolio management

Asset allocation
Your personalized financial plan is critical to our process as it helps inform your custom asset allocation. The plan we create together enables us to understand your long- and short-term goals, your appetite for risk and provides an integrated view of your wealth.

Managing risk
By listening and aligning with your objectives, we focus on strategies that allow for sensible growth and help mitigate risk. As we implement your investment strategy, we communicate regularly and track performance, rebalancing and making adjustments for life changes and economic conditions.

Open architecture
We make investment decisions objectively and deliberately, without any conflicts of interest. We consider all investment vehicles as potential tools for building a customized investment portfolio using a disciplined product selection process.

Industry-leading wealth management research
By drawing upon our investment analysis and the thought leadership and market insight of our Chief Investment Office, we help ensure are clients are receiving the firm's best strategic and tactical allocation guidance.

Family Office Consultants

Leslie Lauer is among a select group of Private Wealth Advisors who have earned the Family Office Consultant designation. They have undergone rigorous training to strengthen their knowledge and proficiency to help manage the investment, business, passion and legacy needs of sophisticated, ultra-high net worth clients and their families. Leslie and the team understand the complexities of intergenerational wealth and the challenges faced by exceptional clients.

Through our partnership with Family Office Solutions, a team of more than 20 specialists with unusually deep and broad experience in disciples that go well beyond wealth management, we align our client's specific needs with the best of UBS' insight and expertise.

Family Office Compass
The Family Office Compass is intended to be a practical guide for families setting up their own dedicated family office. The Compass takes the reader through a structured process and prompts their thinking about their family's needs and how their family office should be set up to meet these needs.

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that clients understand the ways in which we conduct business, that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. For more information, please review the PDF document at **ubs.com/relationshipsummary.**