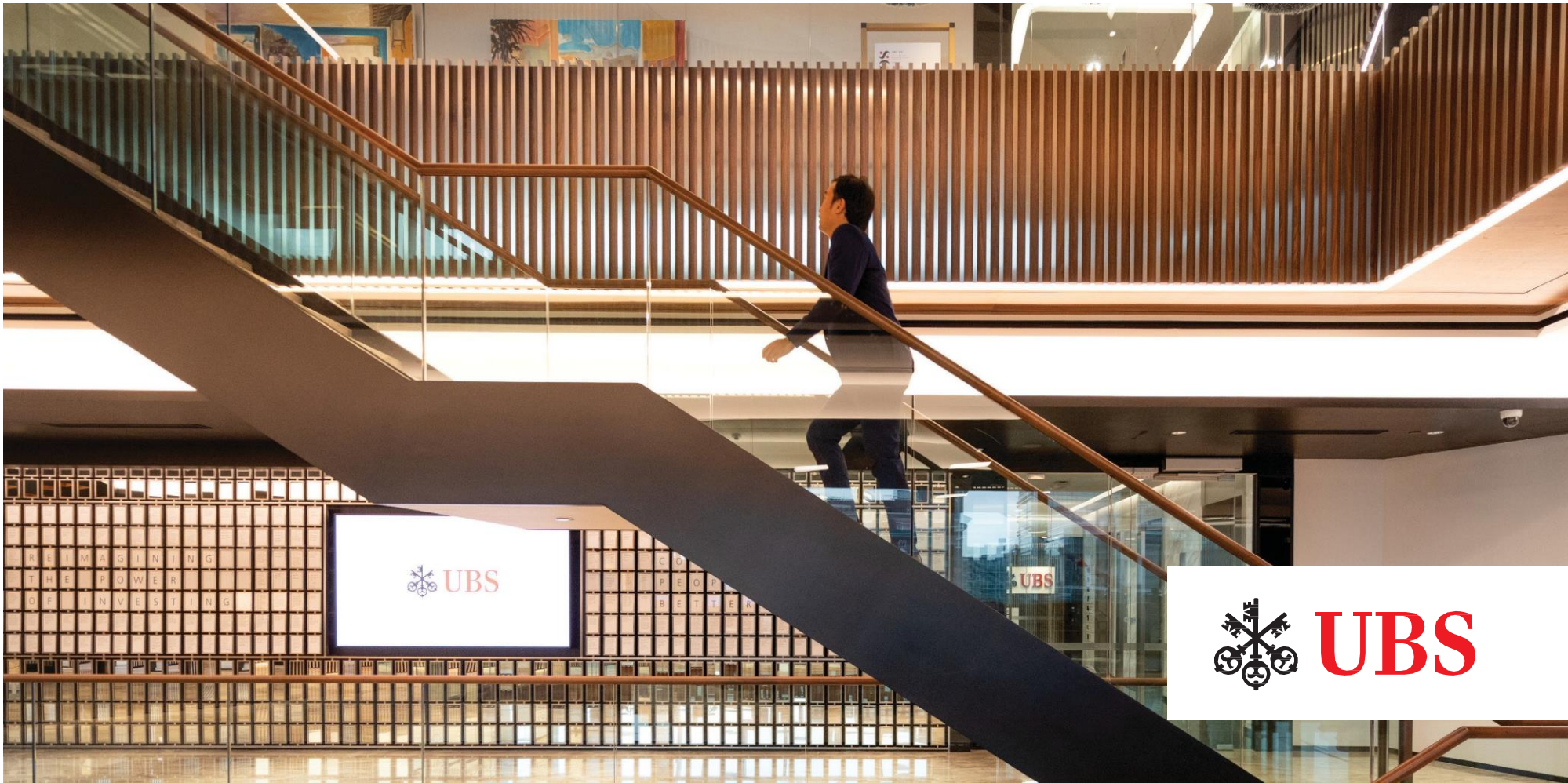


Global access.
Boutique solutions.



Power of UBS

Our focus

Our key **differentiator** is the unique ability to recommend concentrated equity positions using UBS's global equity research and UBS Evidence Lab. We provide direct institutional-level access to senior strategists research analysts, portfolio managers, and tax and estate professionals across the firm. Additionally, we focus on evaluating and investing in select private equity offerings, leveraging the strength and capabilities of UBS's Alternative Investments platform.

As the one of the **world's largest global wealth managers**, 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 *research, connectivity, and 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 rating¹

UBS provides you safety and stability, which is reflected in our consistently high ratings by Standard & Poor's¹ as one of the best capitalized banks worldwide.

\$6 trillion

Invested assets (USD)²

As one of the world's largest and only truly global wealth managers, 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

You have access to research that leverages data from our UBS Evidence Lab⁴ to help shape your investment decision-making.

Sources:

¹ Details UBS Group AG also received ratings of A3 and A from Moody's and Fitch, respectively - <https://www.ubs.com/global/en/investor-relations/investors/bondholder-information/ratings.html>

² UBS Group AG invested assets as of December 31, 2024 – UBS 4Q24 corporate profile



Understanding entrepreneurs and business owners

Build. Expand. **Exit.**

Business sale and transition

We help entrepreneurs, founders and their families minimize risk and optimize the sale of their business—potentially one of the greatest liquidity events of their lives and also one of the most complex. Our early-stage planning insight, disciplined analysis of your multifaceted transaction and ongoing participation in the deal may be useful not only in helping facilitate a successful exit, but also in helping integrate this major financial decision into your overall wealth strategy.

We help you go beyond traditional wealth management by providing advice on critical pre-and-post-sale personal and business matters. With our vibrant community of entrepreneurs, it also helps provide a supportive network.

52% of business owners plan to exit their business within five years¹

54% plan to sell to an outsider, such as a strategic buyer or private equity. 36% of owners intend to sell to an insider as a management buyout or Employee Stock Ownership Plan (ESOP)².



Sources:

¹ Exit Planning Institute, *State of Owner Readiness Report*, Minnesota. August 2023.

² UBS Investor Watch, *Wind in Your Sales*. July 2023.

Planning for it—sooner than later

Given the complexity of the transition, we've found that the sooner we engage in planning discussions, the better. We will not only address the best strategies for helping you manage the proceeds in advance of your stepping away, but we'll also connect you with resources firm-wide to support your business, long-term wealth preservation and legacy goals.

Accessing relationships for actionable insights

For business owners, we can help assemble the right presale advisory team, including coordinating with our OneBank team for insight into structuring your transaction, appraisals and valuations. Working together, we'll help ensure you have the appropriate strategy and take the right steps at the right time to make the most of your sale. Through the UBS Advanced Planning team, we can also provide you with access to additional expertise from specialists in:

- Merger and acquisition advisory services
- Cross-border issues
- Private equity and debt financing
- Risk management
- Estate planning
- Tax management



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

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.



| Our capabilities, personalized

Portfolio management

We develop an investment strategy for all you want to accomplish, drawing on the global network of UBS to construct solutions that will effectively move you forward. With global economic insights and a view of ever-changing world markets, we consider investments from inside UBS as well as outside of the firm.

Family Office Solutions

We have the ability and experience to work across all your complex needs— on items at UBS as well as held away. We provide institutional-level resources, access, and professionals offering intelligence you can act on.

Partnering with resources of UBS, including Global Family and Institutional Wealth, as well as our investment bank, we integrate business solutions for family offices. From family governance to business transition, we help bridge the generations to preserve wealth, seize opportunity and create continuity.

Advanced Planning Group

Our team of former practicing estate attorneys and tax attorneys can engage with you and your family, offering diverse areas of specialization. We will assist in planning around estate strategies, income and transfer tax, entity structuring, succession planning, philanthropy, family governance, and other liquidity strategies.



An experienced and committed team for your wealth management

We advise exceptional business builders and their families to answer these four primary questions:

1. I want to have as little financial worry as possible. *How do we develop a comprehensive strategy to achieve our financial aspirations?*
2. My life is over-complicated. *How can I simplify so I can focus on my priorities and passions?*
3. I am planning to exit my business. *How do I avoid big mistakes and get it right?*
4. I feel I have already paid enough taxes. *How can I net the most when I cash out my business?*

We then craft our advice and through our investment research, we build out and manage a concentrated investment portfolio that addresses your personal answers. UBS provides directed advice across all products and holdings (Real Estate, Structured Products, Fixed Income, Private Credit/Markets, etc.) while actively tailoring and managing two primary portfolios:

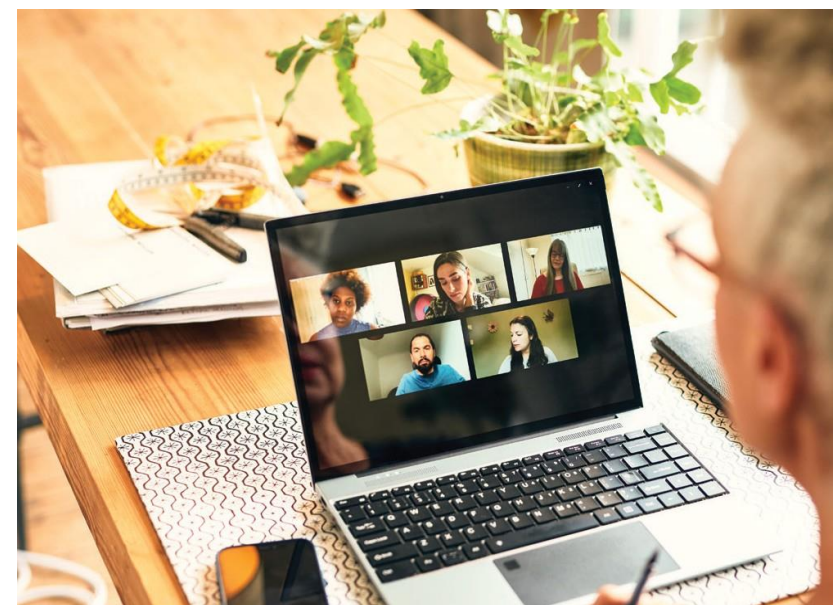
Institutional research driven investments:

Public equities

- A primarily math-based and research driven approach to investment selection, overlaying technical analysis
- A portfolio consisting of between 25 – 50 equities
- Layering in investments into the portfolio tactically
- Not fully invested on day one
- Still targeting to be invested over the long term, not rotating in and out of the market.
- A portfolio that is projected to produce cash flow as well as capital appreciation

Private equities

- Looking for a boutique raise, typically below \$1B
- A talented and experienced team that are putting a lot of their own money into the fund
- Typically one or two companies already warehoused in the deal, 8 – 10 total operating companies
- Avoiding real estate
- Avoiding private market Oil and Gas
- The management team is sourcing their own deals, not paying for flow
- Unique thematic and economic catalysts in the industry or companies, cognizant of public sentiment of the industry and the impact on multiples for the vintage year



Case studies - where insight meets action

How we connected our clients to the **opportunities and expertise** 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 \$75million. 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 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 a UBS Wealth Management team, the 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.

Banking and cash management services are provided by UBS Bank USA, a subsidiary of UBS Group AG. UBS Bank USA, Member FDIC, NMLS no. 947868

How do entrepreneurs optimize their wealth?

Our method provides a distinct value to both current and former successful entrepreneurs with whom we collaborate with. This process stems from decades of experience advising and supporting entrepreneurs

	Evaluate 12+ months before sale	Take charge 6 months before sale	Optimize 6 months after sale	Provide reassurance 12+ months after sale
Us	Review <ul style="list-style-type: none"> – Discuss your personal, professional and business goals and money needed to fund lifestyle goals – Educate you on process to help generate returns to achieve spending goals post-sale – Determine sale price required to achieve lifestyle spending goals – Analyze your estate planning strategies to determine if changes are warranted that could materially enhance your personal benefit from a sale 	Implement <ul style="list-style-type: none"> – Quantify which sale offers optimally help you achieve your goals utilizing sophisticated modeling – Develop strategic process to help generate returns to achieve spending goals post-sale – Develop post-sale personal transition plan for life post-sale 	Invest <ul style="list-style-type: none"> – Allocate sales proceeds to safe, short-term investments – Design long-term investment strategy that maximizes your probability of achieving your lifestyle spending goals – Implement investment strategy averaging capital into it over an agreed-to time period Grow and preserve <ul style="list-style-type: none"> – Manage your assets so they maintain post-inflation spending power while preserving what you have worked so hard to earn 	Monitor* <ul style="list-style-type: none"> – Stay on top of your portfolio and adjust according to changes in your personal goals and/or financial markets – Conduct rigorous ongoing due diligence on all investments and managers making changes as needed – Stay abreast of tax/legal changes and help adapt planning to optimize your situation Educate <ul style="list-style-type: none"> – Educate you and family on how to live off assets so they enable you to live the life you want
Us and You	Interview <ul style="list-style-type: none"> – M & A bankers to find optimal one to market company – Trust and estate attorneys to review and implement planning changes – M & A attorneys to properly represent you – CPAS to audit finances = no surprises – Employment attorneys to negotiate your employment contract with acquirer – Find an experienced CEO coach to add value 	Hire <ul style="list-style-type: none"> – M & A bankers – Trust and estate attorney – M & A attorney – CPA – Employment attorney – CEO Coach 	Evaluate <ul style="list-style-type: none"> – Determine short-to long-term liquidity requirements – Review your balance sheet including an assessment of your liabilities – Discuss with your philanthropic goals and plan options to best achieve these – Analyze your insurance coverage to make sure you are properly protected and optimized for wealth transfer purposes 	Review* <ul style="list-style-type: none"> – Meet regularly to review your investments, liabilities, goals and market changes – Discuss the potential complete transition out of your business and its impact on you and your family
You	<ul style="list-style-type: none"> – Diversify revenue base – Strengthen management team – Establish adequate systems/controls – Straighten out business records – Clean up contractual issues – Clean up any tax or cap table issues – Eliminate/spin-off non-core products and services 	<ul style="list-style-type: none"> – Prepare for due diligence – Prepare presentation materials and sales memorandum – Identify prospective buyers – Create market for company – Meet with potential acquirers – Review offers and negotiate sale – Maintain focus on business to hit all numbers 	<ul style="list-style-type: none"> – Take vacation and recharge batteries – Maintain focus to hit earnout/contractual targets – Motivate team to work under new owner – Transition company to new owner 	<ul style="list-style-type: none"> – Determine if you want longer-term role in new company – Determine what you want to do for the next chapter of your life

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.



How to get in touch?

Your UBS relationship main point of contact:

Saman Samii

Account Vice President – Wealth Management
Financial Advisor

UBS Financial Services Inc.

100 Crescent Court, Suite 600
Dallas, TX 75201
saman.samii@ubs.com
(214) 981-0514

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Alternative investment strategies are investment vehicles that are formed by professional money managers to afford them greater flexibility to manage money in any market environment. These strategies typically have flexibility regarding the types of securities in which they can invest (e.g., options and futures contracts), the types of positions they can take (e.g., long and short positions) and the amount of leverage they are permitted to employ. A professional money manager can use these and other techniques to modify market exposure and create portfolio characteristics that may be desirable for certain clients (e.g., reduced correlation to financial markets, potential lower volatility, and better performance in "down" markets). This flexibility can add value when used skillfully. This flexibility does, however, add additional elements of risk and complexity, including that alternative investments are often long-term, illiquid investments that are not easily valued. Note that due to the nature of alternative investments, the risk and return assumptions used in this analysis may tend to overstate potential benefits but not fully reflect potential risks with respect to those investments. There are risks specifically associated with investing in private equity. Capital calls can be made on short notice, and the failure to meet capital calls can result in significant adverse consequences including, but not limited to, a total loss of investment. There are risks specifically associated with investing in private credit. This could include losses stemming from defaults on loans, which in significant adverse circumstances could result in a substantial loss of investment.

There are special risks associated with an investment in real estate, including liquidity risk, credit risk, interest rate fluctuations and the impact of varied economic conditions.

Structured Products are unsecured obligations of an issuer with returns linked to the performance of an underlying instrument. Investing in a structured product involves significant risks, such as the credit risk of the issuer, potential downside market risk and limited or no liquidity. Please see any relevant offering documents for a detailed discussion of the applicable risks, terms and tax information prior to investing in a structured product. UBS Financial Services Inc. does not guarantee in any way the financial condition of any structured product issuer or the accuracy of any financial information provided by such issuer.

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 than higher grade issues.

There are two sources of UBS research. One source is written by UBS Wealth Management Research ("WMR"). WMR is part of UBS Global Wealth Management & Business Banking (the UBS business group that includes, among others, UBS Financial Services Inc. and UBS International Inc.), whose primary business focus is individual investors. The second source is written by UBS Investment Research. UBS Investment Research is part of UBS Securities LLC, whose primary business focus is institutional investors. The Individual report style, length and content are designed to be more easily used by individual investors.

The research reports may include estimates and forecasts. A forecast is just one element of an overall report. Differences may sometimes occur between the individual and institutional reports with respect to interest rate or exchange rate forecasts due to differences of opinions. The analysts preparing individual and institutional research use their own methodologies and assumptions to make their own independent forecasts. Neither the institutional forecast nor the individual forecast is necessarily more reliable than the other. The various research content provided does not take into account the unique investment objectives, financial situation or particular needs of any specific individual investor. If you have any questions, please consult your Financial Advisor.

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Important information about brokerage and advisory services.

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 you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review the client relationship summary provided at ubs.com/relationshipsummary, or ask your UBS Financial Advisor for a copy.

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