UBS

Architects of a lasting legacy

Montclair Investment Partners

Private Wealth Management

Helping to preserve your wealth and protect your legacy

Over 200 years of combined experience, our team manages wealth for a select group of highly successful individuals, family offices, foundations and endowments throughout the country. We respect your time and priorities and offer you comprehensive, professional capabilities to help simplify your financial life.

Our holistic wealth management approach is based on a clear understanding of your needs. We help provide individualized solutions that are dynamically managed over long periods of time. With our firm's vast investment and planning tools, we help mitigate risk, seek to optimize returns and offer the potential to minimize taxes and facilitate efficient asset transfers.

Long-term relationships

What matters most to you about impeccable service?

A lifetime of success represents more than your accumulated wealth.

We understand the importance of helping to protect all you've built for your family today and for future generations.

- Our dedicated client service team is always accessible. Clients appreciate our efficiency and commitment to responsive communication.
- We support clients, their families and their heirs in fulfilling philanthropic, estate planning, insurance and wealth transfer goals.

Holistic wealth management

What do you want to accomplish with your wealth?

We offer guidance that looks beyond your investment portfolio.

We focus on simplifying your complex financial life. This is essential to how we work together. With comprehensive planning, prudent portfolio construction, vigilant due diligence and rebalancing, we help you achieve what matters most.

- We are passionate about the care we take with our clients' wealth. We take advantage of the best opportunities by accessing all resources, including but not limited to, the deep capabilities of UBS.
- We use an extensive network of investment and estate planning, insurance and financial planning specialists across UBS and beyond. This complements and deepens the advice we offer.
- Through our wealth management education efforts, we help prepare future generations for the responsibilities that come with inherited wealth.

Investment advice

What are the best strategies for your specific needs?

Planning and portfolio structuring shape your personal strategy.

Planning is critical to our decision-making process. We recommend solutions that are aligned with the goals established in your financial plan.

- We are committed to identifying the best investment solutions for our clients—whether internal or external to UBS—leveraging the enormous due diligence resources of the firm.
- Each portfolio is tailored to reflect the particular risk, liquidity, tax and style considerations of each client.
- We leverage the global resources of one of the world's leading wealth managers. However, objective and unbiased thinking is fundamental to our practice and the solutions we recommend.

With global resources comes opportunity

Our goal is simple: to uncover the best opportunities the world has to offer. As your Private Wealth Advisors, we summon the institutional capabilities and planning resources of the entire firm to accompany you on every aspect of your life's journey—from professional goals to personal passions.

Customized solutions

As your individual needs evolve, we can draw from a broad range of services over time.

Comprehensive services fully aligned with your goals

- **Financial Goal Analysis**
  A customized assessment of your current and future finances, your goals and the plan to pursue them
- **Investment advisory services**
  Customized advice and objective investment recommendations
- **Investment planning**
  A detailed road map to help meet investment objectives
- **Asset allocation modeling**
  Deep analysis for creating appropriate diversification
- **Estate planning strategies**
  Trust structures, lifetime gifts and insurance planning
- **Philanthropic services**
  Integration of philanthropy into your overall financial plan
- **Tailored financing solutions**
  Credit solutions, including securities backed lending, pre-IPO lending and mortgages as well as customized solutions for private aircraft, art and yachts
- **Income protection strategies**
  Business continuity strategies, annuities, life and disability income insurance
- **Retirement planning**
  Strategies to prepare for the lifestyle you envision

Montclair Investment Partners
UBS Financial Services Inc.
299 Park Avenue
25th, 26th and 40th Floors
New York, NY 10171

212-821-7052
855-771-9967 fax

advisors.ubs.com/montclairpartners

Monty Cerf
Managing Director–
Wealth Management
Financial Advisor
212-821-7052
monty.cerf@ubs.com

Gerald O'Niell McGinley
Managing Director–
Wealth Management
Financial Advisor
212-821-7027
gerry.mcginley@ubs.com

John R. Barefoot
Senior Vice President–
Wealth Management
Financial Advisor
212-821-7265
john.barefoot@ubs.com

Ross Mellor
Vice President–
Wealth Management
Financial Advisor
Portfolio Manager
212-821-7057
ross.mellor@ubs.com

Matthew Dunn
Vice President–
Wealth Management
Financial Advisor
212-821-7022
matt.dunn@ubs.com

Maryellen Frank
Account Vice President
Financial Advisor
877-452-4344
maryellen.frank@ubs.com

Jordan Baron
Senior Wealth
Strategy Associate
212-821-7053
jordan.baron@ubs.com

Adam Richard Jackson
Senior Wealth
Strategy Associate
212-821-7028
adam.jackson@ubs.com

Judy Lin, CFA, CFP® t
Senior Wealth
Strategy Associate
212-821-2347
judy.lin-ny@ubs.com

Michael Davey, CFP®
Senior Wealth
Strategy Associate
212-821-7029
mike.davey@ubs.com

Esther Berger
Client Associate
212-821-2110
esther.berger@ubs.com

Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the US, which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

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.

Banking and lending
Credit Lines are securities backed loans provided by UBS Bank USA, an affiliate of UBS Financial Services Inc. Credit Lines are full recourse demand loans, are subject to credit approval and are "margin loans" subject to collateral maintenance requirements (i.e., margin requirements). The lender can (i) demand repayment and/or (ii) change collateral maintenance requirements (i.e., margin requirements) at any time without notice. If the required collateral value is not maintained, the lender can require you to post additional collateral (commonly referred to as a "margin call"), repay part or all of your loan and/or sell your securities. Failure to promptly meet a margin call or repayment or other circumstances (e.g., a rapidly declining market) could cause the lender to liquidate some or all of the collateral supporting the Credit Lines to repay all or a portion of the outstanding Credit Line obligations. Any required liquidations may result in adverse tax consequences. You are personally responsible for repaying the Credit Line in full, regardless of the value of the collateral. Credit Lines are "non-purpose" loans and may not be used directly or indirectly to purchase, trade or carry securities or to repay debt (a) used to purchase, trade or carry securities or (b) to any affiliate of UBS Bank USA. Additional limitations and availability may vary by state. Prepayments of UBS Fixed Credit Lines will be subject to an administrative fee and may result in a prepayment fee.

All mortgage products are offered by UBS Bank USA—Member FDIC (NMLS No. 947868). All loans are subject to underwriting, credit and property approval. Not all products are available in all states, or for all loan amounts. Other restrictions and limitations may apply. Residential mortgage loans are available within the 50 states of the United States of America and the District of Columbia. UBS Financial Services Inc., 1000 Harbor Boulevard, Weehawken, NJ 07086. NMLS No. 6737. Georgia Residential Mortgage Licensee No. 18092. Massachusetts Mortgage Broker Lic. No. MB6737.Registered Mortgage Broker—NYS Dept. of Financial Services. UBS Financial Services Inc. and its Financial Advisors do not take mortgage loan applications, do not offer mortgage loans and do not negotiate terms of mortgage loans.

The proceeds of a UBS Bank USA loan cannot be used to either purchase, carry or trade in securities or to repay any debt to any affiliate of UBS Bank USA.

Equal Opportunity Lender. Equal Housing Lender.

Investment, insurance and annuity products: Not FDIC insured • No bank guarantee • May lose value

Insurance products are made available by UBS Financial Services Insurance Agency Inc. or other insurance licensed subsidiaries of UBS Financial Services Inc. through third-party unaffiliated insurance companies.

Asset allocation does not guarantee a profit or protect against a loss in a declining financial market.

The FGA report is based on various assumptions including financial information, personal preferences and other information provided by the client. The report details the assumptions upon which the plan is based. Important: The projections and other information generated by FGA regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Neither UBS Financial Services Inc. nor its employees (including its Financial Advisors) provide tax or legal advice. You should consult with your legal counsel and/or your accountant or tax professional regarding the legal or tax implications of a particular suggestion, strategy or investment, including any estate planning strategies, before you invest or implement.

UBS Financial Services Inc., its affiliates and its employees are not in the business of providing tax or legal advice. These materials and any tax-related statements are not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

UBS