

Entrepreneur's Total-Wealth Optimization Process (ETOP)

Our approach offers a meaningfully differentiated value proposition to current and former successful entrepreneurs with whom we work. This process was born out of our background as entrepreneurs during the '90s and our experience advising and helping entrepreneurs over a cumulative 70 years.

	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 \$s 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 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 protecting 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 	Hire <ul style="list-style-type: none"> – M & A bankers – Trust and estate attorney – M & A attorney – CPA – Employment attorney 	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.

Entrepreneurs Group

UBS Financial Services Inc.

Private Wealth Management
299 Park Avenue, 26th Floor
New York, NY 10171

212-821-2730
855-260-9440 fax

ubs.com/team/entrepreneursgroup

The strategies and/or investments referenced may not be suitable for all investors as the appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Investing involves risks and there is always the potential of losing money when you invest.

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.

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. Diversification does not guarantee a profit or protect against a loss in a declining financial market. For designation disclosures, visit ubs.com/us/en/designation-disclosures.

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, 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.

Private Wealth Management is a division within UBS Financial Services Inc., which is a subsidiary of UBS AG. © UBS 2023. All rights reserved. UBS Financial Services Inc. is a subsidiary of UBS AG. Member FINRA/SIPC. FS_ETOP Final_v3 Exp.: 12/31/2024.