UBS

Your future. Our focus.

Financial planning services program for
American Association of Physician Specialists, Inc. (AAPS) Members

AAPS
AMERICAN ASSOCIATION OF PHYSICIAN SPECIALISTS, INC.
Organized in 1950 • Incorporated in 1952

Pursue your goals with confidence

As a member of American Association of Physician Specialists, Inc. (AAPS), you may have many more important priorities than managing your personal finances, particularly the complexities of your employee compensation and benefits. UBS has selected Financial Advisors that can help you understand and appreciate the value of these programs. Each Financial Advisor can help you understand your total benefits package as well as the wealth accumulation options available to you. Through a comprehensive planning approach, we'll show you how they can support your long-term goals and work harder for you, your family and your future.

At UBS, we've worked with major corporations, including Fortune 1000 firms and their employees, across multiple industries and business sectors to develop and deliver comprehensive wealth planning. Our firm is not only well-positioned to provide physicians with the customized financial planning to help you get the most from your compensation program, but also to help you confidently pursue all of your wealth management goals.

Individual plans and fees
Our financial plans are tailored to each physician. Because of UBS's unique relationship with AAPS, UBS will provide financial plans at a significantly discounted rate. If you become a client of UBS, the financial planning will be complimentary.

At UBS, our Financial Advisors recognize the important role your compensation plan plays in your overall wealth strategy today and tomorrow. Planning is especially critical for physicians and professionals with more complex finances and rewards.

Our customized planning services can integrate your medical practice benefits and compensation strategy with your overall financial life. We'll help prioritize goals, explain the impact of cash flow, recommend a proper asset allocation, illustrate asset allocation alternatives, manage risk and assess estate, legacy and charitable planning strategies. Additionally, the program is further distinguished by the benefit of helping you with the timely implementation of your plan.

A financial planning engagement can include:

- Deep discovery and assessment of your complete financial picture, including stock options, 401(k) plans, deferred compensation, pensions, and life, health and disability insurance

"We can help you look at the many facets of your financial life—not only your investments. It all starts with a financial plan."

- A personalized planning approach and process for organizing your financial life by integrating your corporate benefits with your personal investment strategy
- A customized financial plan: a road map to help you pursue your goals
- Communication and accessibility to our team when you need us

Choose an appropriate plan for your needs

Having an appropriate financial plan enables physicians to have an evolving, integrated view of your financial resources—perhaps for the first time ever. UBS offers the following planning option to you as a member of AAPS.

Financial Goal Analysis (FGA)
FGA is a customized financial plan that can show you how your portfolio strategy—estate plan, insurance, financing, education funding and retirement strategy—are all interconnected and can work together toward your goals. FGA helps to model alternative strategies to identify how you can improve the likelihood of achieving those goals. With FGA, alternative strategies can be modeled to illustrate the impact on the probability of success of the plan and to identify strategies to help you pursue your goals.

UBS Financial Advisors deliver what our physician clients say they need most today:

Advice. Beyond investing.

plan

Create a road map for the financial future you envision
Planning is the doorway to what's possible. It's the first step in our ongoing conversation to understanding your needs, developing a clear, actionable plan, and adapting as circumstances change.

Through the advice, expertise and use of sophisticated tools by our Financial Advisors to create a Financial Goal Analysis, Preferred plan or Private plan, our planning process can inform the solutions we provide. Whether you need to save more intelligently, access your money more efficiently, or borrow more strategically, we can help you pursue your goals.

access

Manage your assets more efficiently
- Checking
- Direct deposit
- Online bill payment services
- Competitive rates on available cash through automated sweep
- Federal funds wire transfer
- Electronic funds transfer service
- UBS Visa® debit card
- UBS Visa Signature® credit cards with *My Choice Rewards*
- UBS Online Services
- ResourceLine 24/7 customer service

save

Fund the education your loved ones deserve
- College 529 Savings Plans
- Coverdell Education Savings Accounts

Prepare for the retirement you've dreamed about
- Traditional IRAs
- Roth IRAs
- IRA rollovers
- Fixed rate annuities
- Variable annuities
- Immediate annuities
- Indexed annuities

borrow

Get credit you can count on, the way you want it
- Securities backed credit lines
- Margin lending
- Tailored lending
- Residential mortgage
- Standby letters of credit
- UBS Visa Signature® credit cards with *My Choice Rewards*

UBS Financial Advisors understand the special needs of physicians. AAPS Members have the opportunity to meet with well-qualified financial planning specialists who have been selected around the U.S. to help you meet your financial goals.

grow*

Align your investment objectives with your goals
- Equities
- Taxable fixed income
- Municipal bonds
- Open-end mutual funds
- Equity IPO
- Options
- Precious metals
- Structured products
- Market-linked CDs
- Hedge funds
- Hedge fund-of-funds
- Private equity
- Real estate investment trusts
- Closed-end mutual funds
- Exchange traded products
- Unit investment trusts
- Non-U.S. equities and fixed income
- Separately managed portfolios

Get professional advice and guidance
- UBS Managed Portfolios
- Strategic Wealth Portfolio
- Portfolio Management Program (PMP)
- ACCESS
- Strategic Advisor
- PACE Select
- PACE Multi
- Managed Accounts Consulting (MAC)

Access private banking solutions that span across borders
- UBS Global Investment Portfolios
- Trust services
- Tax guidance and services
- Philanthropy

Experience the power of global asset management solutions
- Traditional, hedge fund, real estate and infrastructure investments
- Global investing
- Outcome-oriented solutions
- Specialty strategies in equities, fixed income and alternatives

protect*

Obtain insurance protection that fits your financial strategy
- Life insurance
- Long-term care insurance
- Linked-benefits insurance
- Disability insurance

Manage market risk with investment solutions
- Options
- Structured products
- Market-linked CDs
- Exchange traded products

Trust services
- Estate planning
- Trust administration and accounting
- Charitable remainder trusts
- Charitable lead trusts
- Revocable living trusts
- Inheritance and succession planning
- Marital trusts (e.g., QTIP trusts)
- Dynasty trusts
- Testamentary trusts
- Foreign grantor trusts
- Designated trustee services

give

Make a lasting impact through trust services
- Trust Services
- Trust administration and accounting
- Charitable remainder trusts
- Charitable lead trusts
- Revocable living trusts
- Marital trusts (e.g., QTIP trusts)
- Dynasty trusts
- Testamentary trusts
- Foreign grantor trusts
- Designated trustee services

Build a legacy that spans generations
- Private foundations
- Donor advised funds

*Investing involves risk, including the potential of losing money or the decline of the investment. This is not a guarantee or promise of portfolio performance or returns on investments.

Members and Diplomates are encouraged to contact Michael Carey, CFP® for an initial phone discussion regarding the financial planning program benefits. A meeting then can be scheduled in your area or at the AAPS/ABPS headquarters during the winter meetings or annual events.

To schedule an appointment, please call Michael Carey, CFP® toll-free at 844-248-3023.

UBS Financial Services Inc.
100 South Ashley Drive, Suite 1800
Tampa, FL 33602

Lawrence R. Bevis, II, CIMA®
Senior Vice President–Wealth Management

Mark Scaglione
Senior Vice President–Wealth Management
Wealth Advisor
Senior Portfolio Manager

John J. Faircloth, Jr., CFP®
First Vice President–Wealth Management

J. Scott Knight, CFP®
Vice President–Wealth Management
Wealth Advisor
Senior Portfolio Manager

Michael Carey, CFP®
Vice President–Wealth Management
Wealth Advisor
Portfolio Manager

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This material is intended to inform you of products and services offered by UBS Wealth Management. "UBS Wealth Management" is the marketing name for the UBS business group that includes in the U.S., among others, UBS Financial Services Inc. ("UBS-FS"), UBS Bank USA ("BUSA") and UBS AG, New York Branch ("UBS New York"). UBS-FS, a wholly owned subsidiary of UBS AG, is a U.S. registered broker-dealer and investment advisor, UBS is a member of FINRA/SIPC. BUSA is an FDIC-insured Utah industrial bank. UBS AG is a Swiss bank licensed to conduct banking and related financial service businesses in the U.S. Brokerage products and services are offered through UBS-FS, which is not a bank and is a separate legal entity from its bank affiliates. Lending, Portfolio Management and Active Advisory services, and other banking services are provided through UBS New York. Lending and mortgage services are provided through BUSA.

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.

The projects and other information generated by FGA or the Preferred Cash Flow Plans regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

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