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# Clark B. Loth and Christian R. Parker

**Clark B. Loth**
**First Vice President–Investments**
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**Portfolio Manager, Portfolio Management Program**
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With over forty years experience in the financial industry, Clark has advised individual clients, family-owned companies and charitable institutions for much of his career. Clark is known for his customized, detailed proposals that address his clients' goals and values. Prior to joining UBS in 1990, he was a vice president at Smith Barney for 15 years. Working from UBS's branch office on William Street in Wellesley, Clark brings his in-depth experience to bear for his clients.

Clark is a graduate of Tufts University and the New York Institute of Finance. He holds Series 7, 1, 5 and 63 securities licenses and is life insurance and annuities licensed.

In his spare time, Clark is active with numerous local organizations, serving on the boards of local charity trusts, the Battleship Massachusetts Memorial Commission, the Larz Anderson Transportation Museum and the Children's Learning Center of Lexington. Clark is a licensed pilot and resides on the Charles River in Watertown.

**Christian R. Parker**
**Account Vice President**
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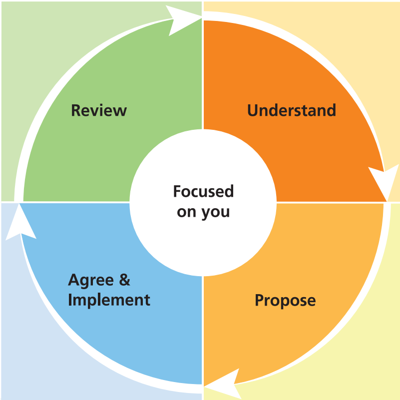
Christian joined UBS from RBC Dain Rauscher in 2001. He works with his clients to identify their specific financial goals and values, and follows through with design, implementation and monitoring of a strategic plan. Christian works out of UBS's branch office on William Street in Wellesley.

A graduate of the University of Massachusetts, Amherst, Christian holds Series 7, 63, 65 securities and life insurance and annuities licenses. He has also completed a course of study in the UBS Wealth Management Program.

In his spare time, Christian serves on the Board of Governors, Scottish Rite Learning Center. He also enjoys golf, skiing, scuba diving and fishing.




**The UBS Client Experience**

In delivering the UBS Client Experience, our Financial Advisors take the time to understand your needs and goals and proactively provide appropriate solutions. We keep you informed on a periodic basis, and can monitor and update strategies, as appropriate, to respond to ever-changing markets and your evolving needs.

**About UBS**

UBS AG is a leading global financial services firm, serving a diverse client base that includes affluent individuals, corporations, institutions and governments.

By integrating and leveraging the combined resources, expertise and best practices of its business units, UBS offers products and services designed to provide appropriate solutions to its clients, regardless of where they are located.

UBS has significant operations in all of the world's major financial centers and strong long-term credit ratings.

From investment banking to asset management services, our Financial Advisors have at their command a broad array of financial resources to help clients manage their wealth.

It is important that you understand the ways in which we conduct business and the applicable laws and regulations that govern us. As a firm providing wealth management services to clients in the U.S., we are registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser and a broker-dealer, offering both investment advisory and brokerage services. Though there are similarities among these services, the investment advisory programs and brokerage accounts we offer are separate and distinct, differ in material ways and are governed by different laws and separate contracts.

It is important that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. While we strive to ensure the nature of our services is clear in the materials we publish, if at any time you seek clarification on the nature of your accounts or the services you receive, please speak with your Financial Advisor.

For more information, please visit our website at **www.ubs.com/workingwithus.**

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