

Thomas N. Thinnes



The focus of our relationship

In today's fast-paced world, few people have the time or resources necessary to manage their investments. As a Financial Advisor, I can help. I take the time to understand your needs and goals so that together we can develop an in-depth wealth management strategy. I can advise you on changing market conditions, and from time to time will suggest a review to re-evaluate your investment goals and our strategies for pursuing them.

UBS Financial Services Inc.

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As a Senior Vice President of Investments with UBS Financial Services Inc., Tom assists individuals, corporate executives, business owners and high net worth retirees with their wealth management needs. He enjoys meeting and communicating with clients to help them pursue their financial goals. He also enjoys doing the research necessary to find the best investments for a particular financial need. The willingness to take the time to understand his clients' needs and then find the best potential solutions to pursue their objectives sets him apart from other advisors. He encourages his clients to be a part of the investment solutions process.

Tom works with individual investors as well as owners of small- and medium-sized businesses. He focuses on investment solutions for client financial planning, including retirement planning and estate planning. The extensive network of wealth planning professionals available at UBS assists him in every detail in the wealth management process.

Outside of the office, Tom enjoys playing golf and listening to all types of music. He is a season ticket holder of the Cincinnati Reds and a member of the Downtown Resident Council of Cincinnati Ohio. Tom earned a B.S. in business administration from Miami University in Oxford, OH. He has lived in Cincinnati for over 50 years and has three grown children.

My investment philosophy

As your Financial Advisor, my investment philosophy is based on the following principles:

- Identifying your goals and objectives
- Determining your tolerance for risk and expectation of return

About UBS

With more than 150 years of wealth management expertise at its core, and drawing upon an integrated mix of investment banking and asset management businesses, UBS focuses on providing relevant guidance, differentiated global perspectives and diverse strategies and solutions for private, corporate and institutional clients worldwide.

UBS Financial Advisors are dedicated and passionate professionals who recognize that financial goals and life goals are uniquely intertwined. Through a comprehensive, yet customized approach, they access the deep resources and wealth management expertise of this firm, to deliver the trusted financial advice clients seek today to confidently move forward.

- Formulating strategies based on goals and objectives
- Reducing risk and maximizing potential returns through proper asset allocation and diversification
- Buying quality securities and holding strategies based on your time horizons
- Taking a long-term approach to investing
- Diversifying investments
- Preserving purchasing power by investing in the financial markets
- Seeking total return from investments (income as well as capital appreciation)
- Monitoring investments and making timely adjustments

Teresa Bryant
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Teri has 24 years of experience in the financial services industry. Before joining UBS in 2008, she was a Senior Registered Client Service Associate at Smith Barney. She holds Series 7 and 63 securities licenses. She has a grown son, Jason, and has lived in Cincinnati for 50 years.

Financial Planning services are provided in our capacity as a registered investment adviser. Depending on your needs we can help you implement your retirement strategies through both our brokerage and advisory capabilities. Neither UBS Financial Services Inc. nor any of its employees provide legal or tax advice. You should consult with your personal legal or tax advisor regarding your personal circumstances.

Important information about Advisory & Brokerage Services It is important that you understand the ways in which UBS Financial Services Inc. (UBS) conducts business and the applicable laws and regulations that govern the firm. As a firm providing wealth management services to clients in the U.S., UBS is 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 UBS offers 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 UBS provides to you about the products or services offered. While UBS strives to ensure that these materials clearly describe the nature of the services provided, please do not hesitate to contact your Financial Advisor, if you would like clarification on the nature of your accounts or services you receive from us. For more information, please visit our website at ubs.com/workingwithus. **UBS Financial Services Inc. is a subsidiary of UBS AG.** ©2011 UBS Financial Services Inc. All rights reserved. Member SIPC. Bio_CE0411_THIT