



## MML Wealth Management

UBS Financial Services Inc.

### David S. Maher, CFP®

First Vice President–Investments  
Wealth Advisor  
216-736-3604  
david.maher@ubs.com

### Ann C. Lutz

Vice President–Investments  
216-736-3650  
ann.lutz@ubs.com

### J. Tucker Marston, CFP®

Senior Vice President–Investments  
216-736-2824  
tucker.marston@ubs.com

### Charles S. Marston

First Vice President–Investments  
216-736-3602  
charles.marston@ubs.com

### Dianna J. Reiser

Senior Registered  
Client Service Associate  
216-736-8314  
dianna.reiser@ubs.com

### Denise Dobay

Senior Registered  
Client Service Associate  
216-736-2856  
denise.dobay@ubs.com

600 Superior Avenue East  
26th and 27th Floors  
Cleveland, OH 44114  
216-696-5900  
800-533-6386  
216-736-2836 Fax

[ubs.com/team/mml](https://ubs.com/team/mml)

#### 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 team, MML Wealth Management Group, if you would like clarification on the nature of your accounts or services you receive from us.

For more information, please visit our web site at [ubs.com/workingwithus](https://ubs.com/workingwithus)

The various research content provided does not take into account the unique investment objectives, financial situation or particular needs of any specific individual investor. If you have any questions, please consult your Financial Advisor.

CFP® is a certification mark owned by Certified Financial Planner Board of Standards, Inc. UBS Wealth Management Research is provided by UBS Financial Services Inc. and UBS AG. UBS Financial Services Inc. is a subsidiary of UBS AG.

UBS Financial Services Inc. is a subsidiary of UBS AG.

©2011 UBS Financial Services Inc. All rights reserved. Member SIPC. BRO\_8.5x11\_MML\_8pp.v3




# MML Wealth Management

**Proven experience, personalized strategies  
and exceptional service to help achieve your goals**







**“We were meeting with clients face-to-face long before the current vogue. It’s the best way to get to know our clients.”**

– David Maher

#### **Real success in finance comes over time**

Nobody knows that better than MML Wealth Management, a Cleveland-based UBS Financial Inc. team whose four lead advisors span two generations and average 35 years’ experience in the financial services arena.

The team’s intergenerational composition provides plenty of perspective and expertise as it serves the investment and financial planning needs of individual, small business and corporate clients.

Brothers Charley and Tucker Marston each bring more than 45 years’ experience, while Ann Lutz and David Maher each contribute more than 20 years. The team has an extensive knowledge of the Cleveland area business community and serves the needs of Cleveland investors and clients in approximately 25 states.

“Charley and I have seen north of nine recessions and seven bear markets in our careers,” says Tucker. Adds Charley, “Our father also was a financial advisor and our business today includes 80-year relationships with at least two client families.”

#### **Current on today’s investment requirements**

The Marstons embraced the “know your client” approach early on in their careers. That tradition carries on today, with each of the team’s Financial Advisors taking the time to fully understand the client’s requirements and goals before recommending a course of action.

“The current global economic environment places an emphasis on knowing what is most important for each client, understanding their goals, financial commitments and preferences,” says David. “The same can be said for risk management, which historically characterized institutional investing but today is just as important for the individual investor. It’s crucial to formally articulate your goals and determine how you will deal with risk in achieving them.”

Given the ripple effect characterizing today’s world economies and the markets’ awareness of how global events can impact the U.S. economy, the team seeks to be as informed as possible, often turning to UBS’s Wealth Management Research professionals for perspectives and ideas.

The team also stays current on the latest wealth management laws, regulations and techniques, and regularly accesses UBS’s internal and external networks of experts. Both Tucker and David have dedicated many hours to earn their CERTIFIED FINANCIAL PLANNER™ designations, and David recently completed rigorous UBS requirements to earn the additional designation of Wealth Advisor as well.

#### **A client-focused methodology**

“Whether you are a small business trying to master the challenges of cash flow or a corporation looking to implement a 401(k) plan or help your executives master their restricted stock options, we utilize a number of methodologies and tools to make the process targeted and coherent,” Ann says.

“The same goes for individuals,” she adds. “You might be a parent trying to lay the groundwork for estate planning. Or you may have received a large lump sum of money as the result of a career change, award, or divorce settlement, possibly the largest sum of money you will ever receive. We can demonstrate ways to preserve your wealth, but no matter your situation, we first seek to help you develop a financial plan and discipline that can help see you through to the things that matter.”

A financial plan not only helps you formalize your goals and quantify your current financial commitments, but it also provides the team with parameters to better determine what investments will be the most appropriate in pursuing your goals.

Once the team has developed a full understanding of your goals and circumstances, it creates an asset allocation strategy that proposes how much of your portfolio should be invested in each specific asset class in order to achieve those goals.



After your allocation plan has been formulated, the team screens UBS’s open architecture investments platform for specific investment candidates. “Open architecture” means MML Wealth Management is free to select from a wide universe of external investments that need to meet two criteria: they must meet UBS’s stringent requirements regarding liquidity, credit rating and a host of other specifications, and, they must be appropriate to your financial plan and goals.

The team will provide you with a list of objectively selected investment recommendations that would be appropriate for each of your targeted asset classes. Upon your final selections, the team will implement your portfolio and begin monitoring each asset week after week, month after month, to ensure it remains on mission and does not encounter any new, unforeseen risk.

It’s important to note that while your financial plan provides a discipline that can help shape your investment decisions today and for decades to come, that discipline is flexible enough to incorporate any future changes in your personal circumstances or the markets.

### And client-focused service

Investment knowledge, experience and counsel aside, MML Wealth Management retains not one but two Senior Registered Client Service Associates to monitor investment execution, administer client accounts and expedite your inquiries.

Dianna Reiser and Denise Dobay bring over 30 and 10 years’ experience respectively in operations, administration and client service, and are dedicated to making the client experience another reason clients enjoy working with the team. Dianna and Denise bring excellent communication skills and attention to detail, and the team truly believes the client referrals it receives speak to the superior quality of their service.

Says Charley, “We’ve retained experienced staff because we know they will not only get things done right, but will be proactive as well. Also, Dianna and Denise embrace our belief that we are here to help you with all your financial issues, not just the investment-related ones. We are available to help you with any financial question you may have.”

### Your source for exceptional advice and service

With 170+ years’ aggregate experience and a range of industry perspectives, MML Wealth Management is eminently qualified to help you preserve your assets, seek income and growth, address legacy and gifting considerations, and ultimately, achieve financial peace of mind.

“Our clients are interested not only in preserving their wealth, but in putting it to good use. They turn to us for objective advice, seasoned perspective and practiced execution in all financial matters.”

– Charles Marston



#### David S. Maher, CFP®

*First Vice President–Investments  
Wealth Advisor*

David entered the financial services industry in 1989. He holds the designation of CERTIFIED FINANCIAL PLANNER™ and earned a B.A. in economics from the University of Dayton. He is a Board Director of the Juvenile Diabetes Research Foundation (JDRF) and a member of JDRF’s Corporate Fundraising and Tee Up to Cure Diabetes Golf Classic committees. He is also a member of the Estate Planning Council of Cleveland, Case Western Reserve University Estate Planning Advisory Council and the Diamond Advisory Group of University Hospitals. He belongs to The Mayfield Sand Ridge Club and The Union Club.

#### Charles S. Marston

*First Vice President–Investments*

Charley began his financial services career in 1964 and has held a number of institutional sales, branch management and financial advisory roles. He holds a B.A. in economics from Denison University. Charley actively supports the arts, serving as a Trustee of the Cleveland Institute of Music. He is a past treasurer for Gates Mills, Ohio, and served in the Village Council for 12 years. He has also served on the governing board of St. Christopher’s By-the-River Church and as a trustee of the Episcopal Diocese of Ohio. He is a member of the Kirtland Country Club, the Chagrin Valley Hunt Club and the Tavern Club.

#### Ann C. Lutz

*Vice President–Investments*

Ann began her financial services career in 1988. She focuses on individual investors, including corporate executives with concentrated stock positions, but also provides 401(k) retirement and 529 college plans to companies. She holds a B.A. in economics from Boston College. She serves on the Boards of Vocational Guidance Services and Suite 1300 Services Inc. She and her husband, Vid, live in Rocky River with their two children.

#### J. Tucker Marston, CFP®

*Senior Vice President–Investments*

Tucker holds a B.A. in economics from Denison University and is a graduate of the New York Institute of Finance. He is a CERTIFIED FINANCIAL PLANNER™. Tucker served in the United States Air Force and Ohio Air National Guard as a jet fighter pilot for 12 years, and then as a Liaison Officer for the Air Force Academy. He retired from The Air Force Reserves in 1984 as a Lieutenant Colonel and was awarded the Air Force Commendation Medal. He began his career in the investment business with Merrill Turben in 1964, and later was as an institutional broker with Drexel, Harriman, & Ripley. He was a partner with McDonald and Co. until it was acquired by KeyCorp. In 2007, UBS purchased McDonald & Co. from KeyCorp. He is on the Finance and Budget Committee of Gates Mills and is the Secretary/Treasurer of the Defense Orientation Conference Association (DOCA). He is a former director and vice president of the Cleveland National Air Show. Tucker and his wife, Jean, have two sons and three grandchildren. He is a Life Master bridge player and enjoys golf.

#### Dianna J. Reiser

*Senior Registered Client Service Associate*

Dianna began her financial services career in 1979. She spent 18 years in brokerage operations before becoming a Senior Registered Client Service Associate in 1997. She holds Series 7 and 63 securities licenses.

#### Denise Dobay

*Senior Registered Client Service Associate*

Denise began her financial services career in 1999. She holds Series 7 and 63 securities licenses and earned a B.A. in communications from John Carroll University, and elementary and special education certifications from Cleveland State University.



# Great depth over a range of wealth management services

Whether your concern is for your family, your business or your legacy, our team will mobilize to ensure you benefit from the full range of UBS's wealth management, investment and banking services.

- **Growing your wealth**

Whether you're planning to purchase a home or accumulating assets to start a business, we'll work with you to design a personalized portfolio strategy that reflects your goals, time horizon and comfort level with risk.

- **Funding your family's lifestyle**

Funding higher education for your children or purchasing a second home may require access to significant capital. Our experience in managing cash flow can help ensure you have access to funds while maximizing your investment return.

- **Investment strategies tailored to your small business**

We are familiar with strategies for meeting start-up costs and overhead charges, as well as funding capital expenditures. We can help you grow your business by appropriately balancing your investment and liquidity needs.

- **Wealth management for corporate executives**

We can help busy corporate executives understand the complexities of their personal or business compensation. We can help you manage the sale of restricted stock, lump-sum distribution strategies, 10b5-1 trading plans and concentrated holdings.

- **Financial guidance for women**

Given greater workplace opportunities, longer life expectancies and multiple work-life demands, we understand that women seek more financial guidance than ever before. We can help develop personalized strategies that address your goals and guide you in decisions you must make now and in the future.

- **Generating income during retirement**

We can assess whether your assets are sufficient to support the dreams, day-to-day expenses, health care expenses and inflationary pressures you anticipate for retirement. Together we can develop a personalized strategy to help fund the retirement you envision.

- **Preserving your wealth**

We will work with you to review your investment plan on an ongoing basis, making adjustments that take into account factors such as taxes<sup>1</sup> and inflation, as well as unforeseen events that could undo a lifetime of work.

- **Estate planning strategies**

We can develop estate planning strategies that help minimize the effect of estate taxes<sup>1</sup> while ensuring that your estate will be distributed according to your wishes. And with the help of our nationwide Attorney Network program<sup>2</sup>, we can introduce you to an independent, experienced trust and/or estate attorney for a complimentary initial consultation.

- **Transferring wealth to others**

Working with UBS's team of dedicated specialists in strategic estate planning, wealth transfer and gifting techniques, we can help develop strategies to support the people and causes you care about while continuing to provide for your own needs now and in the future. Working with your attorney and other professionals, we can determine how these strategies can also reduce the impact of taxes on your estate.<sup>1</sup>



## UBS's global strength. Our experience and expertise. Your individual vision.

Benefit from the experience of one of the world's leading wealth management firms. We have been serving affluent individuals, corporations, institutions and governments for over 150 years. Through our teams of professionals around the globe and their diverse expertise across a range of disciplines, we are committed to helping each client realize their own vision for financial success.

### Our relationship with you

Our work ethic is simple, powerful and based on the value of collaboration. We work side by side with our clients, taking the time to understand their individual needs, goals and dreams they have for themselves and their families. This deep understanding, combined with the powerful global resources we are able to access on your behalf, lay the foundation for your relationship with UBS.

### UBS Wealth Management Research

UBS Wealth Management Research is dedicated to providing the information and insights you need to make informed financial decisions. Backed by the international resources of one of the world's leading wealth management firms, we have developed a global network of analysts who conduct research on markets and trends relevant to individual investors. And at UBS, you have direct access to these experts through our team.<sup>3</sup>

<sup>1</sup>Neither UBS Financial Services Inc. nor any of its employees provide legal or tax advice. You must consult with your legal or tax advisor regarding your personal circumstances.

<sup>2</sup>Attorneys in the Attorney Network program are independent of, and unaffiliated with, UBS Financial Services Inc.

<sup>3</sup>Two sources of research are available to UBS Financial Services Inc. clients. One source is written by UBS Wealth Management Research (WMR). WMR is part of UBS Global Wealth Management & Business Banking (the UBS business group that includes, among others, UBS Financial Services Inc. and UBS International Inc.), whose primary business focus is individual investors (Private Clients). The other source is written by UBS Investment Research. UBS Investment Research is part of UBS Investment Bank, whose primary business focus is institutional investors. The Private Client report style, length and content are designed to be more easily used by Private Clients. Because both sources of information are independent of one another and reflect the different assumptions, views and analytical methods of the analysts who prepared them, there may exist a difference of opinions between the two sources. Neither the Institutional report nor the Private Client report is necessarily more reliable than the other.