

UBS Financial Services, Inc.

Deborah A. Richin, CFP® Vice President – Wealth Management Senior Portfolio Manager 61 South Paramus Road, 4th Floor Mack Center IV Paramus, NJ 07652 Tel. 201-441-4091 Fax 855-238-5961 Toll Free 844-831-0227 deborah.richin@ubs.com www.ubs.com

BIOGRAPHY

Deborah A. Richin, CFP®, Vice President-Wealth Management, Senior Portfolio Manager, UBS Financial Services, Inc.

Deborah has developed a proven strategy that focuses on helping a select group of business owners, professionals, and highly compensated executives achieve all that is important to them. Her wealth management service model includes a five step consultation strategy that begins with an exploratory discovery meeting. Through this process she engages clients with whom she can have a high impact and a lifetime relationship where she collaborates with them to make smart decisions about their money.

Deborah is a highly trained professional with 36 years of business management experience. She has built a network of other professionals who share their expertise for the benefit of her clients, creating comprehensive personalized wealth management strategies. By assisting her clients to set clear goals and developing a roadmap to tackle challenging wealth management problems, Deborah helps simplify her client's financial lives.

Ms. Richin was with Morgan Stanley and its predecessor firms for over 15 years. She also managed the marketing, finances and sales of a residential construction company and real estate brokerage firm for 18 years. Now at UBS, Deborah is more committed than ever to leading her clients through complicated wealth management challenges.