



Steven M. Young, CIMA[®], CFP[®], CEPA



**Young Business Transition
Consultants**
UBS Financial Services Inc.
8801 River Crossing Blvd
Suite 400
Indianapolis, IN 46240
317-816-1830
steven.young@ubs.com
ubs.com/fa/stevenyoung

*"We help business owners
create, manage, and
maximize personal wealth
through the complete life
cycle of their companies –
start up, operating and
transitioning their
ownership."*

Steven M. Young **Senior Vice President** **Wealth Management**

Steven is a Senior Vice President of Wealth Management for UBS Financial Services. He is the team lead for the Young Business Transition Consultants based in Indianapolis, IN. Although based in Indianapolis, his team works with clients across the country.

Steven's primary role is to provide comprehensive wealth advisory and asset management for owners of closely held companies. Services include pre- and post-exit transaction planning, advanced personal wealth planning and portfolio construction consistent with client-focused objectives.

Steven has been in the financial services industry since 1986. He joined UBS in 2014. He has received the designation of Portfolio Manager and Wealth Advisor.

Experience to guide you forward

- Senior Vice President, Wealth Management, UBS 2014 - Present
- Vice President, Wealth Management, Merrill Lynch 2012 – 2013
- Executive Director, Private Wealth, J.P. Morgan, 2009– 2012
- President, Midwest Capital Corporation, 1999 – 2008

Professional achievements and education

- Certified Financial Planner[®]
- Certified Investment Management Analyst[®]
- Certified Exit Planning Advisor
- Series 7, 66, 31 Securities Licenses
- M.B.A., University of Indianapolis
- B.A., Business Administration, University of North Carolina, Charlotte

Making a difference in the community

- Member of the Executive Committee for the Exit Planning Institute, Indianapolis Chapter
- ACG – active member and participant in various planning committees
- Stewardship Committee, Holy Trinity Greek Orthodox Church
- Volunteer Host Family for families in crisis, Indiana Safe Families



Helping an entrepreneur evaluate and execute a sale

Young Business Transition Consultants

The situation

We met with an entrepreneur in his 40s who owns multiple medical-related service businesses. He had received three unsolicited offers for one of his businesses, and was unsure how to proceed. His main priority was to replicate the income he received from the business. He wanted to design a strategy to take care of his wife and young son financially. And he was concerned about the potential personal liability related to his other businesses.

Because he was busy running his companies, the client had never created a comprehensive financial plan. He didn't know how much his family would need to live on. He wanted us to help him determine which offer was most attractive, given his financial situation.

The strategy

We explained that, before he even considered a sale, the first step was to design a financial plan. Once we understood his personal situation, we helped him evaluate the offers he received for his business. When the client committed to a sale, we created strategies to help manage the tax consequences, generate income for current needs, transfer wealth and continue growing his other businesses.

- The business sold for roughly \$15 million, with a tax bill of nearly \$5 million. We worked with the banking team at UBS on strategies that the client could use to pay the taxes over a longer period of time.
- The UBS Portfolio Advisory Group invested the sale proceeds in a portfolio designed to align with his long term objectives and help generate the income he needed.



- We brought in the UBS Advanced Planning team to design an estate planning strategy that would help provide for the client's son and future generations. The team also implemented strategies to limit the client's risk exposure.
- We connected the client with one of UBS's boutique partners to fund investments in his other businesses and buy out the lease for one of his facilities.

The result—our continuing relationship

As part of UBS, we were able to connect our client with a wide array of services and specialists. The depth of the firm, combined with Steven Young's experience as Certified Exit Planning Advisor (CEPA), allowed us to bring a robust set of skills to bear on the client's personal and business situation. By helping the client manage his wealth, we've allowed him to continue doing what he does best—building value in his entrepreneurial endeavors. As those businesses grow and mature, we are standing by to help when the time comes for him to sell them.

The client's investments have continued to grow, and he is using the earnings to reduce his debt balance.

The client feels more confident that he has addressed the future needs of his family and has adequately planned for unforeseen events. He recommended us to an industry association he belongs to, and we have become the preferred partners for that group of professionals.

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4th Floor
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ubs.com/team/business

Steven M. Young, CIMA®, CFP®, CEPA

Senior Vice President–Wealth Management
Certified Investment Management
Analyst (CIMA®)
Certified Financial Planner™
Certified Exit Planning Advisor (CEPA)
317-816-1830
steven.young@ubs.com

Anastacia L. Young

Financial Advisor
Accredited Wealth Management AdvisorSM
317-816-1873
anastacia.young@ubs.com

Penny Kropke

Senior Client Service Associate
317-816-1882
penny.kropke@ubs.com

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See also:

[Planning for the sale of your closely held business](#)

[Business owners are a rare breed](#)

[Are you exit-ready?](#)