

# The Coltman & Lewine Wealth Management Group

## Your Financial Advisor Team



Left to right: Steve Lewine, Norma Montalvo,  
Jared White, Brett Coltman

### About your team

- Over 40 years of combined financial services experience
- Committed to delivering a comprehensive wealth management experience

#### Steve Lewine

Vice President–Investments  
steve.lewine@ubs.com

#### Brett Coltman

Vice President–Investments  
brett.coltman@ubs.com

#### Jared White

Investment Associate  
jared.white@ubs.com

#### Norma Montalvo

Registered Client Service Associate  
norma.montalvo@ubs.com

#### UBS Financial Services Inc.

The Coltman & Lewine  
Wealth Management Group  
Washington Boulevard, 11th Floor  
Stamford, CT 06901  
203-977-7234  
877-202-6340, ext. 7234  
203-977-7299 Fax

[www.ubs.com/team/clwmg](http://www.ubs.com/team/clwmg)

With over 40 years of combined industry experience, our team leverages the resources of a global firm to create comprehensive Wealth Management strategies for our clients, customized to meet their unique needs and goals.

#### Steve Lewine

##### Vice President–Investments

Steve joined UBS Financial Services Inc. in 2004 as a Vice President of Investments and Financial Advisor. He focuses on investment management and the development and implementation of estate planning strategies for high net worth individuals. Prior to joining UBS, Steve was a Managing Director and banker for 22 years with JP Morgan Chase and its predecessor institutions, who specialized in Latin America. Steve has extensive international finance experience, including five years when he lived in Sao Paulo, Brazil, where he ran the investment bank's media and telecom practice.

In addition to his professional pursuits, Steve is Tri-Chair of the 2008 – 2009 Campaign for the United Way of Coastal Fairfield County and Vice Chairman of the Board as well as "Team Lead" for Builders Beyond Borders ("B3") in Westport, CT.

Steve has a master's degree in international management (M.I.M.) from the American Graduate School of International Management (Thunderbird) in Phoenix, Arizona, and an M.B.A. from the Escuela Superior de Administracion y Direccion de Empresas (ESADE) in Barcelona, Spain.

Steve is fluent in Spanish, Portuguese and French. He is married with three children and lives in Weston, Connecticut. His hobbies include golf, travel, physical fitness and wine collecting.

#### Brett Coltman

##### Vice President–Investments

Brett has built a successful Wealth Management practice since he joined the Stamford, Connecticut, UBS office in 2002. With a focus on asset allocation, investments, risk management, and financial and estate planning, he creates personalized strategies for clients that are specific to their needs, goals and risk tolerance. Working primarily with corporate executives and business owners, Brett delivers high quality service and a superior client experience. In addition to achieving Pacesetter recognition for the past 5-years, Brett was named to the UBS Focus 100 in 2007, and currently serves on the UBS Technology Advisory Council.

Prior to joining UBS, Brett was Chief Operating Officer/Founder of Dynamic Minds Inc., a 20-person company that produced educational multimedia software for Prentice Hall Publishing, and other providers. Previously, Brett was Vice President Software Development with MicroVideo Learning Systems.

Brett is a Registered Investment Advisor, holding Series 7 and 66 securities licenses as well as his insurance license. He is a graduate of the University of Oregon, where he earned a B.A. in Journalism & Communication. Outside the office, he enjoys golf and fly fishing, and has coached several Connecticut youth travel soccer teams. Brett and his wife, Claudia, reside in Stamford, Connecticut, and have two daughters.

### Jared White

#### Investment Associate

Jared joined UBS Financial Services Inc. in 2005 as a Lead Sales Associate for the managed accounts sales desk in Weehawken, New Jersey. In 2007, he transitioned to the role of Branch Analyst, assisting UBS Financial Advisors with product analysis, investment recommendations and portfolio construction. In May 2008, Jared joined with the Coltman & Lewine Wealth Management Group as an Investment Associate; he now monitors, analyzes and constructs investment strategies exclusively for the team's clients.

Prior to joining UBS, Jared was a student at the University of Vermont, where he obtained a bachelors degree in community development, with dual minors in economics and advertising. He attended graduate school at the University of Vermont/University of Connecticut and obtained a master's degree in public administration, with a concentration in hospital administration, in 2005.

Outside of his professional pursuits, Jared's main hobbies are fitness, nutrition, outdoor activities and music.

### Norma Montalvo

#### Registered Client Service Associate

Norma Montalvo is a registered Client Service Associate at UBS. Her primary focus is client service and financial planning. She has ten years of experience in the financial service industry. Her experience includes financial operations and compliance.

Norma is fluent in Spanish. She is married with one child and lives in Stamford, Connecticut. Norma currently volunteers at Our Lady of Grace and supports Operation Hope, a shelter for Women in Fairfield County. She enjoys reading, scrapbooking and spending time with her family.

#### 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.

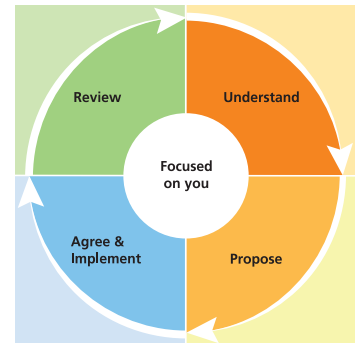
#### Important information about Advisory & Brokerage Services

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, The Coltman & Lewine 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 [www.ubs.com/workingwithus](http://www.ubs.com/workingwithus).

©2008 UBS Financial Services Inc. All rights reserved. Member SIPC. UBS Financial Services Inc. is a subsidiary of UBS AG.



#### 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.