KEVIN J. RUTH
Managing Director and Head of Wealth Planning US
UBS Financial Services Inc.

Kevin joined UBS Wealth Management in August 2003 and is Head of Wealth Planning US. Kevin's business responsibilities include Financial Planning, Insurance and Annuities, UBS Trust Services, UBS Multi-Family Office and Retirement Consulting Services. Previously, Kevin was a senior member of UBS Private Wealth Management where he was involved in the creation of that initiative. In addition, he is the Chairman of UBS Trust Company, N.A., the President of UBS Financial Services Insurance Agency, Inc., the Co-chair of All Bar None - the UBS Wealth Management Women's Network, and a member of the UBS Financial Services Inc. 401k/Pension Plan Investment Committee.

Prior to UBS, Kevin was the Director of Private Planning Services for Merrill Lynch's Private Banking and Investment Group. He was responsible for providing tax management, estate planning, concentrated stock risk management, and other financial planning services to ultra-high net worth clients.

Kevin received a Bachelor of Science degree in Mathematics from the United States Military Academy at West Point and Masters of Science degree in Financial Services from The American College. He holds the Certified Financial Planner designation, the Chartered Life Underwriter designation, the Chartered Financial Consultant designation, and the Chartered Advisor in Philanthropy designation. Kevin has also received the Accredited Estate Planner designation from the National Association of Estate Planners & Councils. He has his general securities principal license from the National Association of Securities Dealers and his insurance license.

Kevin and his wife, Jill, reside with their two daughters in Wyckoff, New Jersey.