Keith J. Apton, CEPA®

The Capital ESOP Group
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Dedicated to advising business owners and entrepreneurs

Through a consultative approach, The Capital ESOP Group specializes in educating entrepreneurs on business succession planning, enabling them to unlock the value created in their privately held businesses in a tax-efficient manner. For 17 years, the team has helped families grow their assets, mitigate taxes, manage liabilities and create estate planning strategies that preserve generational wealth.

Keith J. Apton, CEPA®
Managing Director
Wealth Management

Keith has 17 years of experience in the financial services industry, with an extensive background in corporate finance. As the founder of The Capital ESOP Group at UBS, he leverages the resources and intellectual capital of the firm to assist his clients and their families in creating personalized financial solutions. He partners with financial advisors nationwide on §1042 qualified replacement property rollovers. Prior to joining UBS in 2009, Keith was a financial advisor with the team that handled ESOPs at Morgan Stanley. His process entails a disciplined approach to help small-to-middle market business owners with sell-side advisory solutions and post-sale financial planning, including holistic wealth management and tax and estate planning strategies.

Keith is active within the ESOP community and is a member of the ESOP Association's finance committee and the National Center for Employee Ownership. In addition to speaking frequently at national conferences, he is an instructor with the Exit Planning Institute. Keith helps to educate Certified Exit Planning Advisor® (CEPA®) designation candidates on ESOPs. He also coauthored the book *Selling Your Business to an ESOP*, now in its ninth edition.

Keith has earned the title of Managing Director–Wealth Management at UBS. He was recognized as a UBS Banking Champion from 2011 to 2017, as a member of UBS's Chairman's Club from 2014 to 2017 and as a UBS Pinnacle Advisor in 2019. In 2014, Keith was given the prestigious opportunity to sit on the UBS Capital Markets Advisory Committee.

Keith's other accomplishments include:
- *Forbes* Best-In-State Wealth Advisor in Washington, D.C., 2018 – 2019
- *Barron's* Top Financial Advisor, 2012 – 2019
- The *Financial Times*—Top 400 Financial Advisers, 2016 – 2018
- *Washingtonian* magazine—Washington, D.C.'s Best Financial Advisers: Bank Wealth Advisers, 2016 – 2018
- *On Wall Street*—Top 40 Under 40 Advisors, 2017
- *REP.* magazine—Top 40 Wirehouse Advisors Under 40, 2014 – 2015

Keith sits on the board of Patriot Farmers of America, a nonprofit teaching entrepreneurship and sustainability to veterans seeking a future in farming. Keith graduated from Virginia Tech University, where he earned a B.S. in business administration from the Pamplin College of Business. Outside the office, he enjoys traveling, reading and outdoor activities, as well as spending time at his farm in Berryville, VA. Keith lives in Washington, DC with his wife, Kathryn, and their daughters, Lyla and Sutton.

Backed by the global resources of UBS

With more than 150 years of wealth management experience at its core, and drawing upon an integrated mix of investment banking and asset management businesses, UBS focuses on providing relevant guidance, differentiated global perspectives and diverse strategies and solutions for private, corporate and institutional clients worldwide. We access the deep resources and wealth management experience of this firm to deliver the trusted financial advice our clients seek today to confidently move forward.

Advice. Beyond investing.

Your financial life encompasses much more than your investment strategy. It includes your goals for the future and how you want to live right now. UBS is committed to addressing all of your needs—giving you the confidence to pursue all of life's goals.