

# CD spotlight

November 16, 2009

**CDs offered through our firm are competitive with CDs purchased directly from banks and other institutions.**

Term	RATE	APY*
1 Month	NA	NA
3 Month	0.50%	0.5009%
6 Month	0.55%	0.5508%
9 Month	0.70%	0.7007%
Term	Rate	YTM**
1 Year	0.90%	0.90%
18 Mos	1.35%	1.35%
2 Year	1.80%	1.80%
3 Year	2.40%	2.40%
4 Year	2.80%	2.80%
5 Year	3.15%	3.15%
7 Year	3.50%	3.50%
10 Year	3.80%	3.80%
15 Year	4.30%	4.30%

The yields cited are as of 11/16/09 and are subject to change and availability.

\*Annual percentage yield      \*\*Yield to maturity



**Whatever your investment needs and goals are, certificate of deposits can help you pursue them.**

CDs available through our Firm feature:

- **Safety of principal:** FDIC insured up to a maximum of \$250,000 aggregate principal and accrued interest in non-retirement accounts and up to a maximum of \$250,000 in certain retirement accounts<sup>1</sup>
- **Diversification:** A large selection of issuers and maturities ranging from three months to 20 years
- **Survivor's put option<sup>2</sup>:** In the event of the death of a CD holder, the decedent's estate may withdraw the CD from the bank at par plus accrued interest

<sup>1</sup>FDIC Insurance maximum coverage

- FDIC Insurance Maximum Coverage for Certain Retirement Accounts are insured up to a maximum of \$250,000 for all deposits per issuing institution and held in the same legal capacity in IRAs, self-directed 401(k) plans, Keogh plans and Section 457 plans.
- FDIC Insurance Maximum Coverage for Non-Retirement Accounts has been temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013 for all deposits held in the same legal capacity at the same depository institution. After December 31, 2013, the maximum FDIC insurance coverage will revert back to \$100,000. Please note that CDs purchased before December 31, 2013 will only be insured for up to \$100,000 after December 31, 2013.
- FDIC insurance coverage is limited for each depositor. Investors with Certificates of Deposit from the same institution but which are held in multiple accounts or firms must verify that they do not exceed their aggregate insurance limit for their combined deposits. Total deposits (principal plus interest) that exceed the specified maximum are considered uninsured for the excess. Furthermore, CDs purchased at a premium (a price above par) are only FDIC insured up to par value. Any premium paid over par value is not FDIC insured.
- FDIC insurance coverage for Trust Accounts varies depending upon several factors, including but not limited to trust type, trust ownership, number of beneficiaries and relationship of beneficiaries to the trust owner. Trust owners should consult with their legal advisors to determine how FDIC insurance applies to their particular trusts. If you have a trust account, you and your legal advisor may contact the FDIC at 1-877-275-3342 for more information or visit their website at [www.FDIC.gov](http://www.FDIC.gov)

<sup>2</sup>Subject to our firm's arrangement with the depository institution and the type of account in which the CD is held.

UBS Financial Services Inc. does not provide tax or legal advice. Please consult with your tax advisor regarding the suitability of CD investments in your portfolio. CDs present certain investment risks that you should discuss with a Financial Advisor prior to making an investment decision. Redemptions of CDs prior to the maturity date may result in significant loss of principal due to changes in interest rates and limited liquidity of the CDs in the secondary markets. Each CD is a deposit obligation of a U.S. depository institution and a minimum deposit of \$1,000 is required. Interest paid on the CD cannot remain on deposit at the depository institution and will be paid to the depositor according to the terms of the CD.

As a firm providing wealth management services to clients in the U.S., we offer both investment advisory programs and brokerage accounts. Advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate contracts. For more information, please visit our website at [www.ubs.com/workingwithus](http://www.ubs.com/workingwithus).

**UBS Financial Services Inc. is a subsidiary of UBS AG.**

©2009 UBS Financial Services Inc. All rights reserved. Member SIPC. CD\_1116