

## Take advantage of the **liquidity** your assets can provide



### Financial flexibility when you need it

UBS has alternatives to provide you with a source of liquidity for both your personal and business needs. By using the eligible securities in your UBS portfolio as collateral, you'll have access to the funds you need without having to sell your assets and disturb your long-term financial strategy. That way when your cash flow is tight, you can take advantage of a time-sensitive opportunity or meet an unexpected financial obligation.

A UBS Credit Line<sup>1</sup> has no fees, points or closing costs.<sup>2</sup> Having it in place before you need it should help you feel better prepared for whatever comes your way. Margin is a feature of your Resource Management Account<sup>®</sup> (RMA<sup>®</sup>) and may already be available to you.

### Common uses

- Finance real estate and explore business opportunities
- Refinance high-interest debt
- Purchase securities (margin only)
- Pay tuition, taxes or other unexpected big ticket expenses

Speak with your Financial Advisor today about flexible financing options.

**Advice you can trust starts with a conversation.**

### A UBS Credit Line is smart, simple and strategic

- Streamlined application process—answer usually within a few days<sup>3</sup>
- Easy access to funds through checks or federal funds wire<sup>4</sup>
- Repayment flexibility, so you can better manage your cash flow<sup>5</sup>
- Flexible structures, including third-party guarantees
- Interest rates that can be locked in up to five years, plus competitive lending values<sup>6</sup>

### UBS margin loans

- Are a feature of your RMA
- Provide access via RMA checks, debit card or wire transfer
- Offer repayment flexibility with no required minimum payment<sup>5</sup>

<sup>1</sup> Credit Lines are provided by UBS Bank USA, an affiliate of UBS Financial Services Inc., and are subject to credit approval.

<sup>2</sup> Prepayments of Premier Fixed Credit Lines will be subject to an administrative fee and may result in a prepayment fee.

<sup>3</sup> In some large and complex transactions, the application process may take more time.

<sup>4</sup> The minimum initial advance is \$55,000 or such other amount as UBS Bank USA may determine from time to time. The minimum federal funds wire is \$2,500.

<sup>5</sup> If you decide to defer a payment, the interest will be added to your principal loan balance, provided that your collateral is sufficient to support the increase.

<sup>6</sup> Prepayments of Premier Fixed Credit Lines will be subject to an administrative fee and may result in a prepayment fee.

## Financing solutions snapshot

|                           | Premier Variable Credit Line  |               |                          | Premier Fixed Credit Line   |                         |                         |                         |                         |
|---------------------------|---|---------------|--------------------------|---|-------------------------|-------------------------|-------------------------|-------------------------|
| <b>Minimum approval</b>   | \$55,000  |               |                          | \$55,000  |                         |                         |                         |                         |
| <b>Reference rate</b>     | Daily 30-day LIBOR  |               |                          | ≤ 1-Year: LIBOR<br>> 1-Year: UBS Bank USA Fixed Funding Rate<br>(Rate below reflects Reference Rate plus Spread.)   |                         |                         |                         |                         |
| <b>Interest rates</b>     |   |               |                          |   |                         |                         |                         |                         |
| <b>Approval amount</b>    | <b>Reference rate<br/>30-day LIBOR</b>  | <b>Spread</b> | <b>Current<br/>rate*</b> | <b>1-Year<br/>rate*</b>   | <b>2-Year<br/>rate*</b> | <b>3-Year<br/>rate*</b> | <b>4-Year<br/>rate*</b> | <b>5-Year<br/>rate*</b> |
| \$55,000 – \$99,999       | 0.239%  | 5.500%        | 5.739%                   | 6.549%  | 6.798%                  | 6.807%                  | 6.826%                  | 6.979%                  |
| \$100,000 – \$249,999     | 0.239%  | 5.000%        | 5.239%                   | 6.049%  | 6.298%                  | 6.307%                  | 6.326%                  | 6.479%                  |
| \$250,000 – \$499,999     | 0.239%  | 3.875%        | 4.114%                   | 4.924%  | 5.173%                  | 5.182%                  | 5.201%                  | 5.354%                  |
| \$500,000 – \$999,999     | 0.239%  | 3.375%        | 3.614%                   | 4.424%  | 4.673%                  | 4.682%                  | 4.701%                  | 4.854%                  |
| \$1,000,000 – \$2,499,999 | 0.239%  | 2.750%        | 2.989%                   | 3.799%  | 4.048%                  | 4.057%                  | 4.076%                  | 4.229%                  |
| \$2,500,000 – \$4,999,999 | 0.239%  | 2.500%        | 2.739%                   | 3.549%  | 3.798%                  | 3.807%                  | 3.826%                  | 3.979%                  |
| \$5,000,000 – \$9,999,999 | 0.239%  | 2.000%        | 2.239%                   | 3.049%  | 3.298%                  | 3.307%                  | 3.326%                  | 3.479%                  |
| \$10,000,000 and above    | 0.239%  | 1.750%        | 1.989%                   | 2.799%  | 3.048%                  | 3.057%                  | 3.076%                  | 3.229%                  |
| <b>Fees/points</b>        | None  |               |                          | Prepayments subject to administrative and possible prepayment fees  |                         |                         |                         |                         |
| <b>Term</b>               | Uncommitted demand loan and subject to collateral maintenance requirements                        |               |                          | Uncommitted demand loan and subject to collateral maintenance requirements  |                         |                         |                         |                         |
| <b>Minimum draws</b>      | \$55,000 minimum initial draw; federal funds wires have a \$2,500 minimum; checks have no minimum |               |                          | \$55,000 minimum each draw  |                         |                         |                         |                         |
| <b>Access to funds</b>    | Credit Line check or federal funds wire   |               |                          | Federal funds wire  |                         |                         |                         |                         |
| <b>Interest payments</b>  | Due monthly; may add interest to principal (w/ sufficient collateral)                             |               |                          | Due quarterly; may request advance at variable rate for interest due (w/ sufficient collateral). Interest payments may be due sooner depending on the length of the Fixed Rate contract, which can vary from 30 days up to 5 years. |                         |                         |                         |                         |
| <b>Pay downs</b>          | Federal funds wire, electronic funds transfer (EFT) from UBS RMA                                  |               |                          | Federal funds wire, EFT from UBS RMA  |                         |                         |                         |                         |

\*Rates are as of 5/8/2012. Rates provided are an indication only and are subject to change in the sole discretion of the lender.

Credit Lines are provided by UBS Bank USA, an affiliate of UBS Financial Services Inc. Margin loans are provided by UBS Financial Services Inc. Credit Lines and margin loans are demand loans and are subject to credit approval and collateral maintenance requirements. The lender can demand repayment at any time without notice. If the required collateral value is not maintained, the lender can require you to post additional collateral, repay part or all of your loan and/or sell your securities. Failure to promptly meet a request for additional collateral or repayment or other circumstances (e.g., a rapidly declining market) could cause the lender to liquidate some or all of the collateral supporting the Credit Lines or margin loans. Any required liquidations may interrupt your long-term investment strategies and may result in adverse tax consequences.

Credit Lines may not be used to purchase, trade or carry securities or to repay debt (a) used to purchase, trade or carry securities or (b) to any affiliate of UBS Bank USA. Additional limitations and availability may vary by state. Prepayments of Premier Fixed Credit Line loans will be subject to an administrative fee and may result in a prepayment fee.

Neither UBS Financial Services Inc. nor UBS Bank USA provides legal or tax advice. You should consult your legal and tax advisors regarding the legal and tax implications of borrowing using securities as collateral for a loan. For a full discussion of the risks associated with borrowing using securities as collateral, you should review the Loan Disclosure Statement that will be included in your application or account package.

The Resource Management Account® (RMA®) is a brokerage account. Resource Management Account and RMA are registered service marks of UBS Financial Services Inc.

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