

Could a financing strategy designed for complex needs benefit you?



UBS Mortgage offers a wide range of home financing options to complement your overall wealth management goals

Perhaps you're planning to retire in a few years, sell the family business or begin building your dream home. You may be developing a real estate investment portfolio. You may even intend to transfer properties to your children or grandchildren within specific estate-planning guidelines.

Whatever your current goals, you'll want a financing strategy that supports your overall wealth management plan. At UBS Mortgage, our relationship with you begins with an in-depth conversation. We want to know what's important to you: your personal and financial goals, your comfort level with risk, your current investments. With input from your tax and legal advisors and your Financial Advisor, your UBS

Mortgage Banker can work with you to develop a financing plan that supports your specific tax, timing, cash flow and amortization considerations.¹

Our alternative financing strategies include:

- Home equity lines of credit
- Cash-out refinancing
- Mortgages combined with securities-backed financing, such as credit lines, Standby Letters of Credit² or pledged asset mortgages

Case study Starting anew³

Our client had spent 20 years as a senior-level executive with a major manufacturer. Now, she

was considering changing careers to pursue a long-time dream: opening her own art gallery. Having located a building for sale in an ideal location for a gallery, she consulted her UBS Financial Advisor about the best way to proceed. The client was concerned that coming up with a down payment and start-up costs for her business might sidetrack some of her other long-term investment goals.

The UBS Mortgage Answer

A large portion of the client's investment portfolio consisted of company stock from her employer. Knowing that she didn't want to liquidate her stock and pay capital gains taxes, her Financial Advisor recommended that she speak with a UBS Mortgage Banker about

¹ Neither UBS Financial Services Inc. nor UBS Mortgage provides tax advice. You should consult with your tax advisor regarding your particular situation.

² Standby Letters of Credit are provided by UBS Financial Services Inc.

³ The example that appears in this section is hypothetical and is intended to be only an illustration of how a particular product may work for one particular client. It's important that you talk to your UBS Mortgage Banker regarding your individual situation so that together you can best determine which of our mortgage solutions is appropriate for you.

financing methods that would complement her overall wealth management plan.

- **Instilling confidence** Working closely with the client, her tax advisor and her Financial Advisor, the UBS Mortgage Banker recommended a mortgage backed by securities from the client's portfolio, with an interest-only feature.
- **Providing needed flexibility** The pledge of securities in her eligible investment accounts allowed UBS Mortgage to make a faster credit decision, and the initial interest-only payments increased her cash flow as she got

her business off the ground. As her gallery grew successful, the owner began to pay down the principal on the mortgage.

With her UBS relationship expanded to include both her Financial Advisor and a UBS Mortgage Banker, the executive-turned-art-dealer benefited from expertise and personal attention that enabled her to realize her life's dream.


About UBS Mortgage

UBS Mortgage views home financing as an integral part of an overall wealth management plan. Your UBS Mortgage Banker can help you carefully assess your financing objectives and

develop strategies that address your individual purchase, construction or other home financing requirements. Your UBS Mortgage Banker will work closely with you, providing expert guidance from your first consultation through the closing. The value of working closely with UBS Mortgage will be evident in the advice you receive and the financial flexibility and convenience you gain.

Ask your UBS Financial Advisor to introduce you to a UBS Mortgage Banker, or call us today at 866-536-3827.

All mortgage loan products are offered by and through UBS AG, Tampa Branch dba UBS Mortgage. All loans are subject to underwriting, credit and property approval. Not all products are available in all states, or for all loan amounts. Other restrictions and limitations may apply. UBS Mortgage currently offers residential mortgage loans solely within the 50 states of the United States of America and the District of Columbia.

Equal Opportunity Lender. Equal Housing Lender. 

Premier and Prime Credit Lines are provided by UBS Bank USA, an affiliate of UBS Financial Services Inc. and a wholly-owned subsidiary of UBS AG. Premier and Prime Credit Lines are demand loans and are subject to credit approval and collateral maintenance requirements. UBS Bank USA 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 Premier and Prime Credit Lines. Any required liquidations may interrupt your long-term investment strategies and may result in adverse tax consequences.

Premier and Prime 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, please review the Loan Disclosure Statement that will be included in your application package.

UBS Financial Advisors are employees of UBS Financial Services Inc.

©2007 UBS. All Rights Reserved.

UBS Mortgage
www.ubs.com/mortgages
070523-1747-M106

UBS Mortgage is a Loan Production Office of UBS AG, Tampa Branch