

How can a dedicated UBS Mortgage Banker help you?



Expert guidance helps you choose home financing that aligns with your personal goals

You may need more than a one-size-fits-all mortgage. A UBS Mortgage Banker offers you the expert guidance of a financing professional who understands the complexities of the real estate financing market and who can work with your Financial Advisor and your tax advisor to help design an appropriate mortgage strategy for you. Together, you and your team will discuss timing, tax considerations¹ and how your financing plans fit within your overall wealth management strategy.

Your UBS Mortgage Banker can help you:

- Understand the mortgage financing process
- Investigate financing strategies
- Assess alternative financing proposals

- Use mortgage financing to support your wealth planning goals
- Manage risk in your mortgage financing strategy

Case study

Teamwork to support an entrepreneur's needs²

Our client, a successful entrepreneur who already owned two homes, was looking to buy a vacation home in Florida. He had always managed his real estate holdings separately from his investment portfolio. During an annual investment strategy review with his Financial Advisor, the client wondered aloud if he could realign his home financing arrangements to

complement his overall wealth management plan.

The UBS Mortgage answer

After closely reviewing her client's asset allocation and cash flow within the context of his long-term goals, the Financial Advisor introduced him to a UBS Mortgage Banker.

- **Expert insight** Having helped other clients in similar situations, the UBS Mortgage Banker quickly saw an opportunity for maximizing the potential of the client's current assets. Working with the client's lawyer and tax advisor, the Mortgage Banker developed a personalized financing plan with

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

² 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.

mortgage consolidation as its centerpiece. The Mortgage Banker also proposed working with the Financial Advisor to establish a line of credit backed by securities in the client's investment portfolio instead of a cash down payment on the new vacation home.

- **A winning combination** By combining multiple mortgages, the client was able to eliminate the down payment for the new property and increase his tax deductibility. Plus, the terms of the new consolidated

financing plan freed up the cash otherwise required for a down payment to make additional investments.

The net result: The client benefited from his advisors' teamwork to streamline his total wealth management plan.


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 financial flexibility, convenience and control 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. 

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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.

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