

Rewarding your UBS relationship with a better mortgage rate

UBS Mortgage Premier Pricing is available until September 30, 2011.

Introducing UBS Mortgage Premier Pricing

If you are in the market to purchase a new home or to refinance an existing property, now is the time to take advantage of the new UBS Mortgage Premier Pricing incentive. From now until September 30, 2011, you could receive up to a **1/2 point rate discount** (0.50%) on your UBS Mortgage loan.

Recognizing the value of your UBS relationship

UBS Mortgage Premier Pricing considers two elements of your UBS relationship:

- **Your assets at UBS** at the start of the loan application process
- **Any new assets added to your relationship from sources outside UBS** during the loan process at least 10 business days prior to closing¹

UBS Premier Pricing is available for UBS Mortgage jumbo loans² up to \$3 million.³ To be eligible for Premier Pricing, you must have at least \$1 million in assets currently at UBS at the start of the application process or add at least \$250,000 in additional assets to your UBS relationship during the application process, in either case, at least 10 business days prior to closing.

Below is an example of how Premier Pricing works:

You apply for a 15-year fixed mortgage for \$1 million

You currently have \$2 million in assets at UBS at the start of the application process, and during the process you add an additional \$500,000 to your UBS relationship at least 10 business days prior to closing. You could expect:

Standard 15-year fixed rate		4.423%
Existing asset level discount	- 0.125%	
New assets discount	- 0.250%	
Total client discount	- 0.375%	- 0.375%
Premier Pricing Mortgage interest rate		4.048%

Over the life of this loan you could realize **over \$34,000 in interest savings**.

All interest rates and other information (other than the amount of the UBS Mortgage Premier Pricing discounts) are hypothetical and provided for illustrative purposes only. UBS Mortgage rates are subject to change at any time without notice. The savings amount above assumes that your mortgage loan of \$1 million is outstanding for the full 15-year term and that no prepayments are made.

Speak with your UBS Mortgage Specialist

Your dedicated Mortgage Specialist understands your local real estate market and can work with you and your UBS Financial Advisor to help you decide which mortgage option best complements your overall wealth management strategy.⁴ Or, call UBS Mortgage directly at **866-LEND-UBS (866-536-3827)** to take advantage of the UBS Mortgage Premier Pricing incentive before September 30, 2011.

The benefits of choosing the right partner

UBS Mortgage offers:

- Home financing strategies designed around individual wealth management goals and strategies
- Competitive products and flexible rate options offering relationship discounts
- A variety of long- and short-term financing strategies, with loan amounts up to \$10 million
- A highly experienced team of mortgage professionals, including regional Mortgage Specialists and a dedicated team to guide you through every step of the process


¹ New assets must remain at UBS for 12 months after the mortgage closing date.

² Generally above \$417,000 (or in certain locations, \$729,500).

³ UBS Mortgage 1-month and 6-month Adjustable Rate Mortgages are not eligible for Premier Pricing.

⁴ Mortgage Specialists are employees UBS AG, Tampa Branch or, in certain states for certain products, UBS Bank USA or their authorized agents. UBS Financial Advisors are employees of UBS Financial Services Inc.

All mortgage products are offered only by UBS Mortgage. UBS Mortgage is a trade name for UBS AG, Tampa Branch or, in certain states for certain products, UBS Bank USA. 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 within the 50 states of the United States of America and the District of Columbia.

Equal Opportunity Lender. Equal Housing Lender. 

©2011 UBS Mortgage. All rights reserved.