

# UBS Financial Advisory for multi-family residences. Benefit from the know-how of our real estate experts.



## Personal advice and tailor-made analyses.

The decision to acquire an investment property is a crucial one that has wide-ranging consequences. Irrespective of whether you already own a multi-family residence, or would like to buy or build one, UBS is the professional partner you can rely on to analyze your situation and finance your project and provide you with competent advice and assistance.

- Our real estate experts will analyze your own unique personal situation and, based on your overall financial situation and individual requirements, will work out a set of tailored solutions.
- We would be happy to discuss with you the returns that can be expected compared to other investment forms and focus on the effect that potential vacant housing can have on your investment.
- We will draw up an individual market analysis that compares your property and local municipality with the prevailing market within the region, canton and throughout Switzerland as a whole.
- You will receive advice only from top-qualified real estate experts, thereby benefiting from our considerable know-how and wealth of experience as leader in the Swiss mortgage market.



**Contact your UBS advisor now to arrange an analysis and an individually tailored financing proposal. Or simply return the reply coupon to us now.**

## UBS Financial Advisory for multi-family residences.

With UBS Financial Advisory, you receive comprehensive, personalized advice from a single source which takes into account your specific needs with regard to the purchase or construction of a multi-family residence. Our real estate experts offer careful and detailed analysis, including:

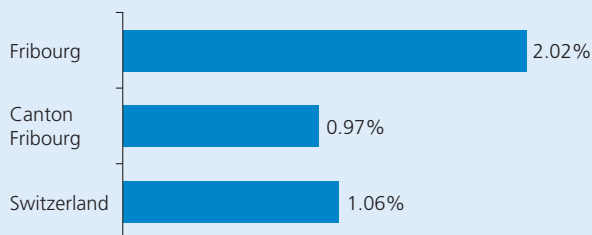
- Information about the market situation within your region
- Return calculations in different scenarios
- Tax implications for private individuals
- Estimated need for renovation
- Tailored financial solutions

### Extract from UBS Financial Advisory analysis

#### Market information

The location of your property is of key importance. General economic factors as well as real estate trends have a significant impact on the value of your multi-family residence. Should you require additional information about your municipality or region, please do not hesitate to contact your UBS advisor.

#### Vacant housing rates compared (2006)



The vacant housing rate indicates the proportion of all housing that is vacant. This chart depicts the margin of flexibility in the real estate market. The lower the vacant housing rate, the greater the chance to let.

## What counts and what pays.

### Good arguments in favor of UBS Financial Advisory for multi-family residences:

- UBS guarantees you comprehensive advice from seasoned real estate experts.
- UBS helps you to optimize your returns thanks to in-depth analysis and tailored financing.

### Convincing arguments in favor of a UBS mortgage:

- UBS provides you with a tailored combination of products and terms to give a financing solution that you will be happy with over the long term.
- UBS offers you the right product for every interest rate situation:

Interest rate level	UBS Fixed-Rate Mortgage			UBS Libor Mortgage
	short	medium	long	
high	▲	●	●	■
falling	▲	●	●	■
normal	■	■	■	■
rising	▲	■	■	▲
low	▲	■	■	■

■ suitable ▲ suitable under certain conditions ● not suitable



UBS AG  
P.O. Box  
CH-8098 Zurich

[www.ubs.com/hypo](http://www.ubs.com/hypo)