

Totally tailored

Find the right financing solution with the UBS Mortgage Profile

The ideal mortgage combination depends on your individual needs and the current interest rate environment. UBS allows you to mix and match all UBS mortgage products to create an optimal solution.

Tailor-made finance

UBS's advice is focused on your individual situation, which means that the mortgage finance you arrange for your home rests on solid foundations. Your UBS advisor will try to find the best possible balance between your personal wishes, the current interest rate situation, and your financial circumstances.



The cheapest mortgage is not always the best choice. The important thing is whether you will be happy with it over the long term. That is why your UBS advisor likes to take the time to listen to you and to ask you the right questions.

In this way, he or she can identify your personal mortgage profile and, based on this profile, propose the mortgage solution that suits you best.

Step 1: three mortgage profiles

The three UBS Mortgage Profiles take into account all the different possible levels of risk tolerance, as well as the client's financial circumstances.

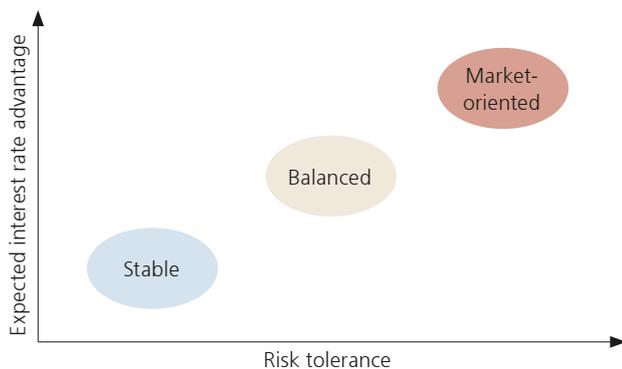
The UBS Mortgage Profiles

Profile \ Criteria	Risk tolerance	Financial resources	Interest/knowledge
Stable	I want to know what I'll be paying.	My finances are tight.	I don't follow interest rates.
Balanced	I can accept modest interest rate fluctuations.	I can afford a certain amount of rate fluctuations.	I take a passive interest in interest rates.
Market-oriented	I can accept larger interest rate fluctuations in the short term.	I have enough of a cushion to cope with interest rate fluctuations.	I take an active interest in interest rates.

Decide which statements are closest to your view. Based on your answers and the information from the advisory discussion, your UBS advisor will identify your personal mortgage profile.

Step 2: from mortgage profile to product strategy

The process of choosing your optimum mortgage product strategy is similar to that of choosing an investment strategy. With investments, you weigh up your yield expectations and the associated risks; with mortgages you need to consider the expected interest rate advantages, on the one hand, and the risk of rate fluctuations, and your own risk tolerance, on the other.



For illustration purposes only

In the mortgage business, the general rule is: The shorter the term of your mortgage is, the lower the interest rate will be. However, the lower short-term rates are subject to greater fluctuations than medium- and long-term rates. This means that the more expensive medium- to long-term products allow a more stable interest rate calculation.

With UBS's range of mortgages, there is an ideal mortgage product strategy for every profile.

Step 3: from product strategy to mortgage offer

You have worked out your mortgage profile and the matching mortgage product strategy with your UBS advisor. Your choice of strategy is also influenced by the current level of interest rates and the expected future interest rate trend.

- Are interest rates high or low at the moment?
- Do we think rates are more likely to rise or fall?
- How high will interest rates be when my mortgage comes to term?

The answers to these questions have a decisive influence on the concrete implementation of your product strategy.

The product strategy

Profile \ Product mix	Main products	Supplementary products
Stable	<ul style="list-style-type: none"> • UBS Fixed-Rate Mortgage medium- to long-term 	<ul style="list-style-type: none"> • UBS Fixed-Rate Mortgage short-term • UBS Libor Mortgage
Balanced	<ul style="list-style-type: none"> • UBS Fixed-Rate Mortgage medium-term 	<ul style="list-style-type: none"> • UBS Libor Mortgage
Market-oriented	<ul style="list-style-type: none"> • UBS Libor Mortgage • UBS Fixed-Rate Mortgage short-term 	<ul style="list-style-type: none"> • UBS Fixed-Rate Mortgage medium- to long-term

Based on your strategy and the current interest rate environment, your UBS advisor will propose various tailor-made financing options with an ideal combination of products and a careful staggering of maturities.

Taking account of your overall assets

As well as by the current market situation, the implementation of your product strategy will also be affected by the way you have invested your assets. Your UBS advisor thus also considers this aspect when working out your mortgage proposals.

Reviewing your mortgage profile

Conditions on the money and capital markets can change over time, and so can your personal situation, which is why your UBS advisor regularly sits down with you to review and, if necessary, adjust your chosen product strategy. Your mortgage arrangements will thus always match your objectives over the long term.

Your UBS advisor will be happy to explain the various options available to you.

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