

UBS immo news



Home & garden show in Fellbach, Germany

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Opening day
25 October 2007
with free entry

Home Expo: The world of building and decorating

Home Expo, Switzerland's first permanent home show, has made its debut in the town of Suhr (Canton of Aargau). Eighteen prefabricated houses are on display, fully equipped and furnished. But the show features more than just houses: contractors specializing in kitchens, staircases and windows will also be on hand to display their wares, giving visitors a unique overview of the market.

Switzerland's first permanent home show, Home Expo, has opened its doors in the town of Suhr (Canton of Aargau). With 18 prefabricated houses on display, the show is the most advanced of its kind in all of Europe. Anyone who dreams of owning their own home will find a wide array of building, living and furnishing options all under one roof. Home Expo is being held at the Pfister furniture store in downtown Suhr, which is centrally located and convenient for access both by car and public transportation.

The complete home experience

With 7,300 square meters of display space, 18 manufacturers will be presenting their prefabricated wood homes, from a typical one-family home for young families, to wood frame constructions with glass facades, to Bauhaus architecture. Every house is fully equipped and furnished, with heating, plumbing and electrical systems, lighting, kitchens and complete home decor. Visitors can see the entire house, from the attic to the cellar – in the company of a home expert, if they like. All exhibitors at the show are experi-

enced firms from Germany and Austria with extensive experience in wooden prefabricated houses whose names stand for quality. Several of them have been active in the Swiss market for over 20 years, so they understand the special needs and requirements in Switzerland.

Lots of information in a single visit

Home Expo is an all-in-one center of expertise for building, organizing and decorating your home. It is also an attractive destination for the whole family. You can easily combine several needs in one visit: the Pfister store, a home improvement center and a garden center are all in close proximity, the Info Center at the entrance to Home Expo provides visitors with a complete overview. In addition, several exhibitors display ancillary construction services. Exhibitors include manufacturers of kitchens, staircases, windows and more. UBS is also on hand to answer questions about financing. To learn more, see pages 3 and 4.

Editorial



Marc Steffen
Marketing & Sales Development
Head Marketing Solutions

Dear Reader,

At first, the dream of owning your own home is just that – a dream. In your dreams, the house is perfect; in the real world there are limitations. And your vision of the finished house becomes ever vaguer.

Prefabricated houses are different. They can be visited, explored and examined down to the last detail. In fact, you can see 18 of these dream homes come true at Home Expo in Suhr (Aargau), Switzerland's first home show.

The houses are completely built, furnished, and equipped. If something is not entirely to your liking, it is no problem at all. Prefabricated wood homes offer endless options for customization.

UBS can help you make your dream home a reality. In this special edition of "UBS immo news", you can find out more about Home Expo, prefabricated wood homes and the UBS exhibition at the show.

We hope it makes for interesting reading, and we look forward to seeing you at Home Expo.

Marc Steffen
UBS AG
P.O. Box
8098 Zurich
Hypoline 0800 884 558
E-mail: immonews@ubs.com

Build sustainably with wood

A prefabricated wood house offers numerous advantages: homes made of wood are not only high quality, but also extremely energy efficient. Wood is often used to make prefabricated homes because it allows for a short construction time and the fixed price can be contractually guaranteed.

Homes made of wood are in demand. "We studied the Swiss market closely and are confident of the need for sustainable, high-quality and forward-looking construction in Switzerland. There is great potential for prefabricated wood houses systems," says Andreas Speer, director of Home Expo, which is presenting prefabricated wood houses from 18 manufacturers. Speer has numbers to back up his claim: "From 1990 to 2006, the market share for prefabricated wood houses rose from about 5% to 20%."

Total cost control

This trend is no coincidence – there are many advantages to prefabricated wood houses. Wood houses used to be constructed on the building site, beam by beam, board by board. Nowadays the most time-consuming work is done in a dry factory, where the various wooden elements are prefabricated to precise specifications. The advantages of this method include shorter construction time at the site and a precise schedule – and the move-in date is fixed from the outset, which saves money when renting and financing.

In general, costs can be kept well under control with the prefabricated homebuilding system because all aspects of construction and related work are undertaken by the same general contractor. With a single point of contact for the homeowner, the usual (and time-consuming) need for coordination among multiple contractors is eliminated.

Energy-efficient, forward-looking construction

Anyone who has ever been inside a wood house knows how cozy it is in winter and pleasantly cool in summer. That's because wood is an excellent insulator. Wooden buildings are the precursors to the Minergie energy standards. The high heat-insulating building shell retains the heat produced in the house, which requires less heating and

therefore less heating oil. Wooden houses easily meet current energy standards, and in some cases even exceed them.

Emphasizing the individual

Prefabricated houses are not all the same. Though individual parts are prefabricated, the only limit to the individuality and design options for these homes is your imagination. Anything is possible, from a single-family home with a wooden or plaster facade to an intricate timber frame construction with a glass exterior, or even an exclusive villa.

Prefabricated wood house systems represent an intelligent, forward-looking and energy-efficient mode of construction. Future owners have much lower administrative and planning costs. From start to finish, they are advised by an expert partner in every choice they make, whether it is finding a suitable plot of land, selecting the right financing option or choosing the décor and furnishings. As wooden homes built in a factory do not involve unpleasant surprises, as is the case when homes are built out in the open, buyers can agree on a contractually guaranteed fixed price. Payment options are fair, with payments made in increments as work progresses.

Top ten reasons to choose a prefabricated wooden house

1. Short construction time
2. Lower heating costs
3. Guaranteed fixed price
4. Hard and fast move-in date
5. Consistently good quality
6. Free customer service
7. A modern home experience: view a full-size model
8. On-site samples – no need to spend time at specialty retailers
9. Individual design options despite prefabricated building components
10. Sustainable construction

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Financing included – UBS at Home Expo

Once you have found your dream home, the next step is financing it. You can't buy a house without solid financing – that's why UBS is at Home Expo.

Jürg Kohler, Market Area Head for Aarau, is responsible for the UBS exhibit at Home Expo. His market area, the southern portion of the Canton of Aargau from Zofingen to Bremgarten and Aarau to Reinach, is a popular place to live. "Home financing is therefore one of my team's core competencies," he notes.

Service anywhere in Switzerland

The first UBS representative at Home Expo is Thomas Eckert, who is working at the show full time. Other UBS advisors will assist him as needed. The team can explain different financing options to clients at the show.

But they can also discuss future plans with those still saving to buy a home. Clients who have all of their documents could, in theory, conclude a mortgage on the spot. But Kohler cautions, "Buying a home is such a big step that one should not rush into it. Financing a home is like tailoring a suit – it should fit perfectly, and not be restrictive. So prospective buyers should take their time."

But what about visitors from outside the region who would not be able to come back to Suhr for a follow-up discussion? "We provide contact details for client advisors throughout Switzerland. Anyone who receives initial information on home financing at Home Expo will then be referred to a UBS advisor in their area who can assist them later on," explains Eckert.



Thomas Eckert

Consultation with or without an appointment

No appointment is necessary for consultations during Home Expo's normal opening hours. Visitors may speak directly to Thomas Eckert or his colleagues. However, anyone wishing to make an appointment may phone Thomas Eckert at 062-835 92 70.

Making the dream of owning your own home come true in 33 weeks.



Found on day X:
Going to Home Expo paid off.



Week 1
Consultation: financing is secured.



Weeks 2 – 3
Planning: The house gets a personal touch.



Week 15
Excavation: Making space for the new house.



Week 16
Foundation: Concrete is poured for the base and the cellar.



Week 20
Getting under way: First part of the facade installed.



Week 20
Topping-out ceremony: Even the attic is prefabricated.



Weeks 21 – 32
Interiors: Workers install the interior.



Week 33
Ready to move in: The contractual move-in date has been met.

The Info Center – the hub of Home Expo

The Info Center at Home Expo has gathered numerous speciality contractors for kitchens, staircases, windows, bathrooms and so on. This allows the Info Center to be a source of inspiration for prospective homeowners as well as for anyone planning a renovation.

The Info Center is the entrance to Home Expo and the point of departure for exploring the 18 prefabricated houses. Because Home Expo exclusively showcases prefabricated wood houses, it, too, is made of wood. Transparent and environmentally friendly with modern, inviting architecture, the Info Center makes the advantages of building with prefabricated wood obvious at first glance.

Everything for your own home

The Info Center is your source for information on building, organizing and decorating your home. A number of Swiss companies that offer construction-related services and information have exhibits here, including Bekon-Koralle, BR Bauhandel, Eternit, Franke Küchentechnik, Griesser, Hörmann, Internorm Fenster, Keller Treppenbau, KESO, Laufen, Sony, Veriset Küchen, V-Zug, Viessmann, Pfister, Nespresso and UBS. This makes a visit to

Home Expo worthwhile for those who want to renovate their existing home or apartment, rather than build a new home. For prospective new homeowners, the Info Center can provide information on everything from financing to energy conservation and green construction. Anyone still on the lookout for a plot for their home may just find it on the land exchange.

Daydreaming over coffee

The Info Center also features a constantly changing array of exhibits, talks and presentations on topics related to home ownership: wellness day, a gourmet cooking course, feng shui consultation, interior design day, etc. You can find the exact schedule of events at www.homeexpo-services.ch

And to make your visit to Home Expo more relaxing, the Info Center features a reading area and a café-lounge with a terrace. Between visits around the show, you might

like to stop and gather your thoughts over coffee, tea, cold drinks or a snack. And children can keep themselves occupied in the Info Center's playground while their parent work out their ideas.

Home Expo's opening hours

Every day except Tuesday, 10 – 6

The Info Center and Home Expo will be closed all day on Christmas (24 and 25 December) through the New Year (31 December and 1 January) as well as Good Friday, Easter Sunday and Whitsunday.

More info on Home Expo

www.homeexpo.ch
www.homeexpo-services.ch

CONTEST

Win attractive prizes for your home.

Just answer the contest question, submit the reply slip, and if you're lucky, you might win one of the following prizes:

Contest question:

What home building system is on display at Home Expo?

First name

Last name

Street, number

ZIP code, location

Tel. no.



1st to 14th place:

One BOSCH cordless electric screwdriver per winner



15th to 29th place:

One year's subscription per winner to "Hausbau", Europe's largest prefabricated-housing magazine



30th to 50th place:

One weather station per winner

I am interested in a financing consultation. Please contact me. I am available from _____ to _____.

I only wish to enter the competition.

Competition rules

The contest slip can be submitted through 30 December 2007 at the UBS stand at the Info Center at Home Expo. Each participant may only enter the drawing once. Participation is limited to persons domiciled in Switzerland; employees of the UBS Group are not eligible. Participation is free of charge and involves no commitment. Winners will be notified directly. No correspondence relating to the competition will be entered into. The judges' decision is final. Participants agree that UBS can use the details they enter for its own marketing purposes.

Please submit your completed slip at the UBS stand at the Info Center at Home Expo by no later than 30 December 2007.