

UBS immo news



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"wohnen hoch drei" Search. Finance. Fascination.

An innovative series of events on the fascinating topic of home ownership. From 2 to 23 September 2006 at the UBS branch office at Zug located at the Metalli shopping complex.

The UBS "wohnen hoch drei" series strikes out in a new direction and takes an in-depth look at the needs of existing and future homeowners. "Finance" is a topic of central importance for every homeowner. In "wohnen hoch drei", UBS has created an event that provides expert advice on the various aspects of home ownership. Several well-known local and national partners have been engaged who will be able to provide expert answers to any questions that guests put to them. Apart from this, visitors to "wohnen hoch drei" will have an opportunity to explore a very special type of residential home.

micro compact home: brand new in Switzerland

As part of "wohnen hoch drei", UBS will present what just may be the world's smallest house for the first time in Switzerland – the micro compact home of British Professor Richard Horden, which was inspired by a Japanese tea house and draws on principles of aviation and automobile design. Finished to a high standard, the tiny cube features an upper level with a double bed and a lower level containing a

desk and dining table for up to five people. The kitchen is designed to be accessible from both levels. A multifunctional entry area serves simultaneously as the bathroom and a drying room for laundry. Sufficient storage space is integrated into all four of these functional areas. Since November 2005, Richard Horden and six university students have lived together at the Technical University of Munich in a small community consisting of seven micro compact homes.



i For a preview of the micro compact home, visit www.microcompacthome.at

m-ch
micro compact home

Editorial



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I am delighted to present the second edition of "UBS immo news". Special ad hoc issues of the newsletter are published from time to time and address topics of particular interest.

This issue is devoted to the series of events being held as part of "wohnen hoch drei", in which UBS takes a fresh, new, innovative look at the fascinating aspects of owning a home. "wohnen hoch drei" refers to the multidimensional nature of living in the future and considers the topic from various perspectives. "UBS immo news" gives you a preview of future trends.

We look forward to welcoming you here in Zug and exploring the "wohnen hoch drei" world with you.

All that remains for the time being is for me to wish you pleasant reading.

Susanne Thellung

Four topical events focusing on the fascination of home ownership

"wohnen hoch drei" will address the following special topics in a series of events to be held on four consecutive Saturdays. UBS advisors and experts from our partner firms will be available to provide personalized individual advice.

Saturday, 2 September 2006 Finding & purchasing your new home

Topics addressed by our partners

- ImmoScout24
- ERA properties
- Eight local estate agents

Presentations (approx. 20 minutes)

- 11 a.m./3 p.m.
 - Beat Seger, COO ERA Suisse
Property that sells itself
How do I determine the right selling price?
- 11.30 a.m./2 p.m.
 - Christian Unternährer, UBS AG
Easily earned returns. Criteria for choosing the optimal location for your home

12 noon/3 p.m.

- Prof. Richard Horden
micro compact home – a new generation of architecture
- 1 p.m.
 - CSL Semrad & Locher
Renovation, refurbishment, extensions
- 1.30 p.m.
 - Drexler Guinand Jauslin
Your home and house
- 2 p.m.
 - Galli & Rudolf
Customized building for every budget

Saturday, 23 September 2006 Modernization & efficient energy use

Topics addressed by our partners

- 4B Fenster AG
- Xaver Keiser Zimmerei Zug AG
- ImmoScout24

Presentations (approx. 20 minutes)

- 11 a.m./3 p.m.
 - Erich Murer, Xaver Keiser Zimmerei Zug AG
Prefabricated homes
- 1 p.m./4 p.m.
 - Jules Pikali, Dipl. Ing. ETH/SIA,
Central Switzerland Energy Advisory Centre
Building refurbishment – cutting energy consumption by half

Theme throughout

UBS – No. 1 for real estate financing.

Location

UBS Branch, Zug
Metalli (shopping complex)
Baarerstrasse 14a, 6300 Zug

Directions

- On foot:
From the train station, go via the underpass in the direction of Metalli shopping complex on Baarerstrasse. The UBS branch office is situated on the opposite side of the street in the Metalli shopping complex.
- Arriving by car:
Take the A4a, exit Zug. Drive in the direction of the town centre/Baar and then take the main road to Baarerstrasse, turn left and drive 300 metres in the direction of Baar. Parking is available in the Metalli shopping complex.

Saturday, 9 September 2006 Living & lifestyle

Topics addressed by our partners

- V-Zug AG
- swisspro AG
- Fuchs Zug AG
- Apple (iTunes)
- Béatrice Röllin
Space design and feng shui
- emvu GmbH
- SOIUS
- ImmoScout24

Presentations (approx. 20 minutes)

- 11 a.m./1 p.m./4 p.m.
 - Philipp Hofmann, V-Zug AG
 - Hans Schuppli, swisspro AG
 - Peter Fuchs, Fuchs Zug AG
Intelligent living – are you already living in a house with a brain?
- 11.30 a.m./12.30 p.m./4.30 p.m.
 - Romy Heller
Nutrition and the five elements
- 12 noon/3.30 p.m.
 - Béatrice Röllin
Creating comfort rooms through feng shui
- 2 p.m.
 - Caren Wolters, emvu GmbH
Aspects of building biology in new home construction
- 3 p.m.
 - Adrian Nussbaumer, emvu GmbH
Living without electromog?

Saturday, 16 September 2006 Building & architecture

Topics addressed by our partners

- swiss-architects.com
- CSL Semrad & Locher
- Drexler Guinand Jauslin
- Galli & Rudolf
- SWISSHAUS
- ImmoScout24

Presentations (approx. 20 minutes)

- 11 a.m./4 p.m.
 - Beatrice Metzger, Rudolf Saxer, Members of Executive Management, SWISSHAUS
The dream of owning your own home

i Registration advised (041-727 30 18). Participation is free of charge. For further information and the detailed program, visit www.ubs.com/wohnenhochdrei



Saturday, 16 September 2006

The swiss-architects.com architectural platform – national partner of “wohnen hoch drei”



“swiss-architects.com” offers quality-conscious builders a high-performance research tool presenting over 550 portraits of carefully selected architecture firms and landscape architects. As such, it provides a qualitative overview of today's Swiss architecture segment.

“swiss-architects.com” features specific services all to do with building construction. The “Immofinanz” section, created with the help of UBS, focuses on real estate financing. It looks at typical projects from the various regions of Switzerland, and provides news and advice for private and institutional homebuilders. The “Building of the Week” section showcases contemporary buildings, and the “Product Library” contains information about over 27000 different design products arranged by category. “Books” presents different publications dealing with the topics of architecture and urbanism.



It all starts with trust

The operator of the website, PSA Publishers Ltd. (Profiles of Selected Architects), is convinced that a successful building project is always the result of good teamwork. In addition to having a good product and using good materials, communication among everyone working on the project also needs to function well. For a building project to be executed successfully, the wishes and ideas flowing into the project have to be clearly formulated. Choosing your architect carefully is a vital part of making your construction project a success. It pays to get to grips with the issues at an early stage, and well-prepared contacts between architect and client can be a great help to everyone involved in the building process.

Internet research facilities offer builders a good means of informing themselves about current issues in the building segment. But ultimately, building projects rely greatly on mutual trust – an individual, personal talk with an architect can be very valuable in helping customers better understand basic problems that may have to be overcome in a given project. This in turn will help them further develop their ideas.

Start-up help for realizing your own construction ideas

“wohnen hoch drei” offers an ideal opportunity for the various parties involved in building projects to meet on “neutral” territory. It gives the customer and other interested parties a chance to discuss different topics with the architects, to analyze ideas and better define their own interests and preferences. Through our selection of architects we hope to enable people interested in building to take the first steps towards making their ideas in a building project concrete.

i Visit www.swiss-architects.com and find out first hand all about the comprehensive services offered via the architecture platform.

swiss-architects.com

Saturday, 2 September 2006

ERA: Property sales with a service guarantee

Buying a house or apartment usually involves a major financial commitment. Most people, however, have little experience in such matters: property changes hands infrequently, and the market environment is complex. Reason enough to rely on help from professionals for handling such an important business transaction.

For most people, the sale and purchase of their own home is usually the biggest transaction with which they will ever have to deal. Although the average length of time an owner will keep self-occupied property has been gradually decreasing in recent years, most property owners will engage in real estate transactions no more than once or twice during their lifetime. In a market subject to rapid change, international influence and involving considerable sums of money, it is not uncommon for people to lack the necessary experience. It is therefore reasonable and highly recommended that they seek the assistance of professionals who have expertise in dealing with real estate deals.

Criteria for making a good sale

If both buyer and seller are to emerge happy from a real estate transaction, they need to bear several important points in mind. Apart from finding the best financial deal or making optimum use of their investment, they need a profound understanding of the market and the tax and legal implications, effective analysis and addressing of target groups, and the necessary technical details.

ERA brokers – with service guarantee

This is the type of real estate service ERA brokers want to provide. We have up-to-date market information at our disposal, plus the necessary experience, marketing and advisory tools, and know-how that it takes to dispose of a property in a smooth, expedient, economically optimal process. ERA brokers strive to generate added value for all the different parties involved in a property deal. With this as our commitment, we are in a position to offer our own service guarantee on the property deals with which we are entrusted.

i For comprehensive service information and ERA offerings: www.erasuisse.ch



Saturday, 16 September 2006

SWISSHAUS – individualized “wohnen hoch drei”

Single-family homes planned exactly to meet clients’ requirements and wishes and offering a high standard of living and long-lasting quality created by the solid style of construction and reliable craftsmen from the region – this is the foundation for the ongoing success enjoyed by SWISSHAUS.

Today, over 2700 enthusiastic, satisfied customers are already living in SWISSHAUS homes which were individually planned and built for just them.

SWISSHAUS Wohnprofil AG was founded in 1996 and today is proud to be the market



leader in Switzerland for solidly built single-family homes. The happy customers are the reason behind this major success (and the ongoing growth that goes along with it). In a recent survey, clients reported that they had received expert advice and service from SWISSHAUS, which they rated as 5.8 on a scale of maximum 6 points.

Customer satisfaction thanks to quality

This high level of customer satisfaction is directly related to the many advantages provided by SWISSHAUS single-family homes: Our architects plan each new home individually based on the needs and wishes of the client, so the client feels perfectly at home right from the start. The quality materials and style of construction make for a high standard of comfort and a long service life. SWISSHAUS works together with local craftsmen and businesses who are committed to high quality standards and working to schedule so your new home is finished on time.



i Order a SWISSHAUS ideas package at www.swisshaus.ch and find out what your new home preferences are. This provides a basis for planning your very own customized, quality-built SWISSHAUS.



Every Saturday from 2 to 23 September 2006

ImmoScout24 – the successful real estate web platform

In Switzerland, some 3.9 million people in total now use the Internet. That represents 68% of the country's population over the age of 14. Half the population use the Internet on a daily basis or at least several times per week. The web is currently our sole mass information medium and it benefits consumers by giving them the opportunity to immediately respond to offers published via the web.

When you place a real estate or other kind of ad on the Internet, you address a public that by nature is particularly active and will consciously seek out information of interest to them. In this case, the product does not seek out the customer, as has traditionally been the case, but instead the customer seeks out the product. Users decide for themselves what they want to see and where to click next. The more accurately an offer is formulated, the faster this process becomes.

At ImmoScout24, for example, clients enquiring about property, for example, are significantly more likely to consult an ad displaying a photograph of the property in question than one without a picture. The online marketplace therefore provides numerous options for displaying your property in the best possible light so as to maximize your financial opportunities.

Popular real estate web site

Every month over one million searches are logged at “www.immoscout24.ch”, where more than 52000 residential, holiday and commercial properties are on offer for sale or rental. Market studies regularly confirm that “www.immoscout24.ch” is a leading platform for this type of business. According to reliable estimates, ImmoScout24 currently covers about three quarters Switzerland's real estate market. Thus, ImmoScout24 is ideally positioned to recognize the needs and preferences of both buyers and sellers in this important market.



i Thanks to the unbeatable price-benefit advantages offered by Internet facilities, the web is an essential component in any successful real estate administration, and in the future web services are bound to play an even more important role. Find out more at www.immoscout24.ch or info@immoscout24.ch

