

Customized precious metals management for your diversification needs

UBS Investment Advisory Precious Metals

Benefit from precious metals exposure with three different reporting currencies

With UBS Investment Advisory Precious Metals (UBS-IA PrM) you can invest in gold and precious metals in general, allowing you to benefit from diversification out of regular asset classes. You can choose from one of three reporting currencies: US dollar, Euro and Swiss franc. Once you have set up your portfolio, our Central Advisory Team will review your exposure to precious metals at least once a year.

Investment focus

- Precious metals can be used as a protection against losses due to high inflation. For instance, gold has historically served as hedge against inflation and has preserved its purchasing power over the millennia.
- Precious metals, in particular gold, can be used as a substitute for currencies. In times when investors' confidence in paper money is shaken, precious metals can behave like an alternate currency.
- Physical precious metals are tangible assets without an attached liability. In a meltdown scenario, where financial institutions falter, physically held precious metals, such as gold, may function as a form of cash and should hold their value.

Important Considerations

- Investors should take note that precious metals are not riskless!
- The prices of precious metals fluctuate significantly over time as supply and demand imbalances impact trading. Investors must be prepared for large price swings and occasional, often unexpected, downturns in the short-run. The volatility reflects the profile of an 'aggressive' investment. As precious metals will most probably remain volatile, they may negatively influence performance at any given point in time.
- Each precious metal (e.g. gold, silver, platinum, palladium) has its own characteristics. As a consequence, each precious metal may react differently to changes in the market environment.
- Investments in precious metals may be made in ounces, grams, bars or specific coins.



Your benefits at a glance

- Establish a separate portfolio to increase the level of diversification of your overall investments (exposure to another asset class)
- Potential hedge against inflation risks, currency devaluation and meltdown scenarios
- Opportunity to physically hold precious metals (asset segregation in case of bankruptcy)

Key facts

Launch date	May 1, 2014
Reporting currency	USD, EUR, CHF
Portfolio risk tolerance	Above average
Minimum investment	CHF 1,000,000

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