

# Bridging the gaps to bring you more

## Flexible financing solutions through UBS' lending referral partnerships

At UBS, we want to offer you a variety of ideas that may help you reach your vision, wherever those ideas may come from. Whether you're in need of funds to expand your business or financing for a private jet or other luxury purchase, we'll give you access to strategic borrowing solutions you may not have considered.

The Lending Referral Group has several referral lenders that may help you pursue a wide variety of your specialized borrowing needs.

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**Newtek Business Services Corp.** Newtek Small Business Finance, LLC ("Newtek"), a Newtek subsidiary, is one of the nation's largest non-bank business lenders and has extensive financing capabilities. Newtek offers small business owners based in the US access to a suite of financing options to help them pursue business goals, including loan amounts of up to \$15 million.



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**Monroe Capital.** Monroe Capital works with middle market companies across a broad range of industries—including technology, specialty finance, healthcare, media and retail/consumer products—to provide the capital for business growth and expansion. Monroe provides capital for a wide variety of reasons—acquisitions, buyouts, growth capital, refinancings, and balance sheet restructurings.



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**O'Connor Middle Market Lending.** O'Connor specializes in providing bespoke private credit financing solutions from \$20 million – \$50 million to middle market companies with a broad range of needs. If you are in need of acquisition financing, bridge loans or growth capital, O'Connor can present you with personalized solutions specific to your financing needs.



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**PNC Aviation Finance.** PNC Aviation offers attractive rates and financing from \$1.5 million – \$30 million for asset-based loans with no financial disclosure and \$2 million and up for traditional credit-based loans. The loan proceeds can be used for business or private-use aircraft. In addition, PNC Aviation provides value-added services such as aircraft valuations, market data and industry references.



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**Emigrant Bank Fine Art Finance.** Emigrant offers financing solutions to leverage the value of a collector's art, while the collector retains ownership and possession of their collections.<sup>1</sup> Financing is available for collateral including paintings, drawings, sculptures, photographs, jewelry, wine, classic cars, books, manuscripts, coins, stringed instruments and other fine art. You can use the loan to acquire new art, invest in your business, diversify your assets or buy real estate.



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**Trident Funding Corporation.** Trident is an originator of boat and RV loans with over 25 years of experience, with the knowledge needed to guide you throughout the financing process. Trident offers attractive fixed, variable and floating interest rate programs ranging from \$100 thousand to \$20 million with up to 80 percent Loan to Value and 20-year terms, and can offer guidance on financing alternatives, including helping you liquidate your assets to purchase a boat or RV.



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**Silverpeak Credit Partners.** Silverpeak provides tailored lending solutions to corporate and personal borrowers in sizes ranging from \$5mm to \$25mm. Silverpeak is industry agnostic and has experience navigating different business models and loan structures.



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**O'Connor Capital Solutions.** O'Connor specializes in private credit financing solutions from \$20 million – \$150 million. Whether you're considering expanding a business, starting a new one or need a bridge loan to fund inventories, O'Connor may be able to offer attractive financing options and a dedicated approach to help you with your next opportunity.



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**AgAmerica Lending.** AgAmerica is the nation's premier nonbank lender specializing in agricultural real estate. The company offers a variety of programs for agricultural lands, farm lands, ranch and timber lands, and recreational or conservation large tract lands with flexible solutions, including 3-, 5- and 10-year interest-only loans, long-term fixed and variable rate loans, and a 10-year revolving line of credit. AgAmerica is committed to building long-term, personal relationships and providing a specialized solution tailored to your needs.



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**Plum Lending.** As a licensed Commercial Real Estate (CRE) finance company, Plum specializes in directly providing or sourcing loans from \$1 million – \$30 million. Plum offers a variety of loan programs including permanent and bridge loans with competitive terms and customized features that are designed for your specific needs.



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**SoFi student loan refinancing.** SoFi's goal is to help clients pay down their student loans faster. It is one of few lenders that consolidates and refinances both federal and private student loans. There are never any application or origination fees and no prepayment penalties. Clients can choose from a variety of loan programs, including attractive fixed and variable interest rates, with terms ranging from 5 – 20 years.



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### Personalized service

Each lender has been chosen because it complements the solutions we offer and for its commitment to serving customers. So when you work with our referral lenders, you can be confident you'll receive the same level of attention and service you've come to expect from UBS—from initial application to closing and beyond.

### Have questions?

Please contact me for more information.

FA Name

Call

E-mail me at

<sup>1</sup> In the US and Canada, borrowers typically retain possession of their art. In other countries, for legal reasons, Emigrant Bank Fine Art Finance may take possession of the collateral. The collateral can be stored in a specialist fine art storage facility or can be on loan to an approved museum.

The products and services described are provided by Newtek Business Services Corp. ("Newtek"), Monroe Capital ("Monroe"), O'Connor Capital Solutions ("O'Connor"), PNC Aviation Finance ("PNC"), Emigrant Bank Fine Art Finance ("Emigrant"), Trident Funding Corporation ("Trident"), Silverpeak Credit Partners ("Silverpeak"), AgAmerica Lending ("AgAmerica"), Plum Lending ("Plum") and SoFi and not by UBS Financial Services Inc. or its affiliates ("UBS"). UBS does not act as your Financial Advisor in connection with the referral to Newtek, Monroe, O'Connor, PNC, Emigrant, Trident, Silverpeak, AgAmerica, Plum and SoFi. UBS makes no representations or warranties with respect to any product or service offered by the firms mentioned, and UBS will have no input concerning such products and services. UBS and Newtek, Monroe, O'Connor, PNC, Emigrant, Trident, Silverpeak, AgAmerica, Plum and SoFi are independent of each other and do not have an agency, partnership or employment relationship, and UBS may not act for or bind these firms mentioned in any manner. All applications or requests for products or services must be made directly with Newtek, Monroe, O'Connor, PNC, Emigrant, Trident, Silverpeak, AgAmerica, Plum and SoFi and are subject to their internal review and approval process. The firms mentioned will compensate UBS for any referrals. UBS Financial Services Inc. (UBSFS) may not make referrals to Social Finance, Inc. (SoFi) for consumer loans for borrowers domiciled in the States of Maine, North Dakota, Rhode Island and Vermont. There may be limitations on UBSFS' ability to make referrals to SoFi for borrowers in the District of Columbia and in the States of Wisconsin, Connecticut, Massachusetts, Nevada, New Hampshire and New Jersey.

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Equal Opportunity Lender. Equal Housing Lender.