

# Jet ownership financing opportunities for you

**UBS Premier Variable Credit Line rates are available at 2.48%\***

\*Rates are as of 01/12/10, based on an approval amount of \$1 million and may change at any time at the sole discretion of the lender.



Are you thinking about buying a plane? Obtaining a fractional interest in one? Refinancing an aircraft you currently own?

If so, you may wish to consider financing options from UBS. We can help you finance an aircraft purchase using eligible securities in your UBS portfolio as collateral.

A UBS Credit Line<sup>1</sup> allows you to borrow funds without disturbing your underlying investment strategy, so your assets continue to work for you. Plus, you have access to funds at competitive interest rates. There are no application fees or closing costs and you pay interest only on the amount you borrow.<sup>2</sup>

## **Credit Lines generally interest buyers who want to:**

- Share ownership with one or more people
- Restructure existing financing arrangements
- Access flexible financing at competitive interest rates
- Streamline documentation requirements

## **A UBS credit line is smart and simple**

- The application process is quick and easy
- Most clients receive a decision within a few days<sup>3</sup>
- Easy access to funds via Credit Line checks and/or fed funds wires<sup>4</sup>
- No origination or annual fees<sup>5</sup>
- Competitive interest rates

<sup>1</sup> Credit Lines are provided by UBS Bank USA, an affiliate of UBS Financial Services Inc., and are subject to credit approval.

<sup>2</sup> Prepayments of Premier Fixed Credit Line loans will be subject to an administrative fee and may result in a prepayment fee. If you decide to defer a payment, the interest will be added to your principal loan balance, provided that your collateral is sufficient to support the increase.

<sup>3</sup> In some large and complex transactions, the application process may take more time.

<sup>4</sup> The minimum initial advance is \$25,001 and the minimum federal funds wire is \$2,500.

<sup>5</sup> Prepayments of Premier Fixed Credit Line loans will be subject to an administrative fee and may result in a prepayment fee.

Financing solutions snapshot								
	Premier Variable Credit Line			Premier Fixed Credit Line				
<b>Minimum Approval</b>	\$100,000			\$100,000				
<b>Reference Rate</b>	Daily 30-Day LIBOR			UBS Bank USA Fixed Funding Rate (Rate below reflects Reference Rate plus Spread.)				
Interest Rates								
Approval Amount	Reference Rate 30-Day LIBOR	Spread	Current Rate*	1 Year Rate*	2 Year Rate*	3 Year Rate*	4 Year Rate*	5 Year Rate*
\$100,000 – \$249,999	0.23%	5.00%	5.23%	5.96%	6.48%	7.13%	7.65%	8.10%
\$250,000 – \$499,999	0.23%	3.75%	3.98%	4.71%	5.23%	5.88%	6.40%	6.85%
\$500,000 – \$999,999	0.23%	2.75%	2.98%	3.71%	4.23%	4.88%	5.40%	5.85%
\$1,000,000 – \$2,499,999	0.23%	2.25%	2.48%	3.21%	3.73%	4.38%	4.90%	5.35%
\$2,500,000 – \$4,999,999	0.23%	2.00%	2.23%	2.96%	3.48%	4.13%	4.65%	5.10%
\$5,000,000 – \$9,999,999	0.23%	1.50%	1.73%	2.46%	2.98%	3.63%	4.15%	4.60%
\$10,000,000 and above	0.23%	1.25%	1.48%	2.21%	2.73%	3.38%	3.90%	4.35%
<b>Fees/Points</b>	None			Prepayments subject to administrative and possible prepayment fees				
<b>Term</b>	Uncommitted demand loan and subject to collateral maintenance requirements			Uncommitted demand loan and subject to collateral maintenance requirements				
<b>Minimum Draws</b>	\$25,001 minimum initial draw; Federal Funds Wire have a \$2,500 minimum; checks have no minimum			\$100,000 minimum each draw				
<b>Access to Funds</b>	Credit Line check or Fed Funds Wire			Fed Funds Wire				
<b>Interest Payments</b>	Due monthly; may add interest to principal (w/ sufficient collateral)			Due quarterly; may request advance at variable rate for interest due (w/ sufficient collateral). Interest payments may be due sooner depending on the length of the Fixed Rate contract, which can vary from 30 days up to 5 years.				
<b>Pay Downs</b>	Fed Funds Wire, Electronic funds transfer (EFT) from UBS RMA			Fed Funds Wire, EFT from UBS RMA				

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Credit Lines are provided by UBS Bank USA, an affiliate of UBS Financial Services Inc. Credit Lines are demand loans and are subject to credit approval and collateral maintenance requirements. UBS Bank USA can demand repayment at any time without notice. If the required collateral value is not maintained, the lender can require you to post additional collateral, repay part or all of your loan and/or sell your securities. Failure to promptly meet a request for additional collateral or repayment or other circumstances (e.g., a rapidly declining market) could cause the lender to liquidate some or all of the collateral supporting the Credit Lines. Any required liquidations may interrupt your long-term investment strategies and may result in adverse tax consequences.

Credit Lines may not be used to purchase, trade or carry securities or to repay debt (a) used to purchase, trade or carry securities or (b) to any affiliate of UBS Bank USA. Additional limitations and availability may vary by state. Prepayments of Premier Fixed Credit Line loans will be subject to an administrative fee and may result in a prepayment fee.

Neither UBS Financial Services Inc. nor UBS Bank USA provides legal or tax advice. You should consult your legal and tax advisors regarding the legal and tax implications of borrowing using securities as collateral for a loan. For a full discussion of the risks associated with borrowing using securities as collateral, you should review the Loan Disclosure Statement that will be included in your application package.

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