



# The UBS Resource Management Account

The Financial Resources You Need—All in One Place





# The UBS Resource Management Account

**Convenient cash management. The global resources of a major investment firm.**

**At UBS, we understand that you need both.**

That's why we bring cash management, financing and investment resources together in a central asset account.

With the UBS Resource Management Account® (RMA®), you have access to everyday cash management services such as checking, direct deposit and electronic bill payment, as well as financing options and a comprehensive range of investment choices.

As a central asset account, an RMA offers several advantages. With the convenience of having your cash and investments in one place, an RMA can help you manage your finances with greater flexibility and control. Having assets integrated in one account also provides opportunities for your money to work together that may not be possible with separate accounts.

Combined with the personalized advice of a UBS Financial Advisor, an RMA can be an important part of your overall wealth management plan. A UBS Financial Advisor can show you how an RMA can help support your investment strategy, as well as streamline your financial life.

**With the RMA, you can enjoy efficient money management that leaves you free to pursue what matters most to you, confident that your money is working toward your goals.**



# Cash Management Resources

## The Convenience of Everyday Banking Services

**The RMA offers a full spectrum of cash management features to help you manage everyday cash with ease and convenience, from checkwriting and electronic bill payments to direct deposit and electronic funds transfers.**

### **Checkwriting and Deposits**

- Complimentary wallet-style checks
- Customized checks available
- Complimentary deposit slips you can mail or use at any branch office
- No minimum amounts required and no per check usage charges<sup>1</sup>
- Expense coding for simplified expense tracking
- Check images online

<sup>1</sup> UBS Financial Services Inc. reserves the right to charge a nominal fee for excessive checkwriting.

The RMA is a securities account with UBS Financial Services Inc. The RMA provides access to services and products offered by licensed banks, including checks and bank deposits. Securities, mutual funds and other non-deposit investment products available through the RMA are NOT FDIC-INSURED, NOT BANK GUARANTEED, AND MAY LOSE VALUE.



**ATM Access**

- Round-the-clock access to your funds at over 600,000 ATMs worldwide with the UBS American Express® Card

**Direct Deposit**

- Automatic deposit of all or part of your payroll, Social Security and other recurring payments
- Immediate access to funds
- Easy recordkeeping
- Protects against lost or stolen checks

**Online Bill Payment**

- Set up one-time or recurring online bill payments
- Save time
- Streamline paperwork

**Electronic Funds Transfer Service**

- Move money quickly and easily between accounts
- Transfer funds electronically from your RMA to other accounts at UBS or elsewhere
- Make regular transfers at no cost



# The Advantage of a Complete View of Your Finances

Through customized monthly statements and our Online Services, you have access to consolidated financial information for a complete view of your finances—cash, cards, financing and investments.

## Consolidated Statements

You receive both nine-month and year-end statement summaries to facilitate tax and investment planning. Plus, you can monitor the value of your investments, examine checking and ATM transactions, review rewards points redemptions—quickly and conveniently—so you free your time for other pursuits.

## Premier Statement

- Clear, detailed view of your consolidated financial picture—assets and liabilities
- Can be customized
- Also available online
- Semiannual summary for tax planning
- Year-end summary includes key investment and cash management information

## Premier Statement Cash Management Account Summary

**Account Summary**  
Provides overview of debit and credit activity.

**Portfolio Activity**  
Provides opening and closing activity and other key information.

		Account Number: XX 1234567 Your Financial Advisor JAMIE BROWN 212-999-9999		Resource Management Account®	
				Statement Period: January 2006	
		<b>Account summary</b>		<b>Investment objectives</b>	
		<b>Cash activity</b>		<small>The following return objective and risk profile(s) describe overall goals for this account. For each account held, you must provide one return objective, one primary risk profile and, if applicable, a secondary risk profile. A full description of the alternatives is included on the back of the first page. If you have questions regarding these objectives, disagree with or wish to change them, please notify your Financial Advisor or Branch Manager at your branch office, in writing or by telephone.</small>	
		Current period	Year-to-date	<b>Return objective:</b>	Current Income & capital appreciation
Previous month value/opening value current year	\$ 1,008,930.89		\$ 1,008,930.89	<b>Risk profile:</b>	Primary: Moderate Secondary: None selected
Opening cash/money fund/bank deposit balance	\$ 30,776.25		\$ 30,776.25	<b>Loan summary</b>	
<b>Credits to your account</b>				Loan balance December 22	\$ 24,000
Net security earnings	3,525.13		3,525.13	Loan balance January 22	\$ .00
Deposits	1,305.00		1,305.00	Average loan balance	\$ 25,118
Sales proceeds/redemptions	74,003.90		74,003.90	Closing account balance January 22	\$ .00
Private investment distribution received	597.62		597.62	Number of loan (debit) days	10
Total credits	\$ 79,431.65		\$ 79,431.65	Loan Interest period	12/22 – 01/22
<b>Debits to your account</b>				Average loan interest rate	7.25%
Money funds checks paid	-1,956.99		-1,956.99	<b>Loan interest charged this period</b>	\$ 72.05
Bank card activity	-4,006.50		-4,006.50	<b>Year-to-date loan interest</b>	\$ 72.05
Margin lending interest paid	-72.05		-72.05		
Total debits	\$ -6,035.54		\$ -6,035.54		
<b>Credit/debit net change</b>	\$ 73,396.11		\$ 73,396.11		
Closing cash/money fund/bank deposit balance	\$ 104,172.36		\$ 104,172.36		
		<b>Portfolio activity</b>			
Opening value of priced assets	\$ 978,154.64		\$ 978,154.64		
Securities sold/redeemed	-74,003.90		-74,003.90		
Change of value of investments	27,156.30		27,156.30		
Net change from portfolio activity	\$ -46,847.60		\$ -46,847.60		
Closing value of priced assets	\$ 931,307.04		\$ 931,307.04		
Total asset value as of January 30	\$ 1,035,479.40		\$ 1,035,479.40		
		<b>Realized capital gains/losses</b>			
Realized capital gains/losses	\$ 3,100.06		\$ 3,100.06		

Online Services Cash Management

The Cash Management feature is a one-stop source for all of your cash management activities, from paying bills to viewing card purchases and redeeming rewards points.

The summary page provides a quick overview of balances in all the accounts you enroll in Online Services. For each account, you will see:

- Cash and money fund sweep balance
• Cash available
• Margin available
• Withdrawal limit

You can then select any account for comprehensive detailed account information, including:

- Bill payments and electronic funds transfers
• Checking transactions
• Deposits
• UBS American Express Card and UBS Visa Signature credit card transactions
• Rewards points activity

You can also benefit from these other features:

- Intuitive navigation
• Statements, confirmations and other reports
• Research and insights to help manage wealth

Online Services Cash Management



Cash Available Shows cash available for withdrawal.

Bill Payment Provides a summary of daily scheduled bill payments and electronic funds transfers.

Card Details Provides details of UBS American Express Card and UBS Visa Signature credit card transactions.

# The Power of Two Cards With Consolidated Points

**Through an RMA, you have access to the first dual-card program with consolidated rewards points.**

## Two Cards

The UBS Resource Card Program offers all the benefits of a UBS American Express Card and a UBS Visa Signature credit card.

Each card provides different payment options and benefits and, by using both, you can take advantage of a consolidated rewards program, maximizing the value of your RMA.

## The UBS American Express Card

The UBS American Express Card allows you to directly access the spending power of available funds in your RMA for purchases around the world or for accessing cash at any ATM location that accepts American Express cards.

You can request this card when you open an RMA or at any point thereafter. Purchases are automatically deducted from the account at the end of each month, allowing funds to keep working for you earning interest.<sup>2</sup> You can earn a 50% rewards point bonus when you use the card for eligible travel purchases.<sup>3</sup> Plus, you receive 25% more travel accident insurance than the UBS Resource Card Program's core coverage when you use the card to purchase travel tickets.

## The UBS Visa Signature Credit Card

The UBS Visa Signature credit card offers you payment flexibility, allowing you to revolve a balance or pay it in full. You can apply for this card when you open an RMA or at any point thereafter. You have access to a credit line with no pre-set spending limit and can use the card for purchases around the world.<sup>4</sup> You can also enjoy additional privileges such as the Visa Signature Dining program.

## Two Levels of Benefits

The UBS Resource Card Program allows you to choose the card that best fits your lifestyle, either UBS Select or UBS Premier.<sup>5</sup>



## UBS Select

- Provided as a feature of the RMA
- Earn 1 point per \$1 on eligible purchases made with the UBS Select American Express Card or UBS Select Visa Signature credit card
- 24-hour concierge services
- Travel and emergency assistance anywhere in the world
- Automatic personal protection



## UBS Premier

- Earn 1.5 points per \$1 on eligible purchases made with the UBS Premier American Express Card or UBS Premier Visa Signature credit card
- Enhanced concierge services for personal, travel and technology assistance
- Rewards points bonus on qualifying domestic air travel, plus discounts and upgrades on 5 international air carriers<sup>6</sup>
- Convenient access to airport lounges regardless of airline traveled (usage fees may apply)
- Available with an additional annual program upgrade fee



### The UBS Rewards Program

Our Resource Card Program offers you access to rewards designed to provide exciting and enriching experiences. You can earn rewards faster by pooling points from both UBS cards, and you choose the most convenient way to redeem points: online or by phone. All your rewards point activity—including points earned and redeemed—is included on your monthly Premier statement. Highlights of the program include<sup>7</sup>:

#### Air Travel with No Restrictions

Unlike most programs, you can redeem points for tickets on any commercial airline with no seat restrictions and no blackout dates.

#### Preferred Products and Services

You can choose from a comprehensive selection of favorite brand names in electronics, appliances, sporting goods, luggage, tools, jewelry and more. You can also redeem points for gift certificates from preferred retailers and favorite restaurants as well as for a selection of sports memorabilia.

#### Once-in-a-Lifetime Experiences

You can also redeem points for special experiences and extraordinary adventures, from a helicopter tour of Ireland's top golf courses to a sleepover party at FAO Schwarz.



<sup>2</sup> Purchases are not automatically deducted from your account until the 26th of each month (or the business day closest to it), allowing your funds to keep working for you up to an additional 30 days. However, your purchases are limited to the available funds balance in your RMA. Purchases do reduce your available funds on a real-time basis.

<sup>3</sup> UBS Premier American Express Cardholders will receive a 50% bonus increase in rewards points presently awarded by UBS Financial Services Inc. on customer spend in the eligible travel categories (air, rail and cruise tickets; lodging and dining are not eligible), i.e., from 1.5 to 2.25 points for \$1 of spend.

UBS Select American Express Cardholders will also receive a 50% bonus increase in rewards points presently awarded by UBS Financial Services Inc. on eligible customer spend in those categories, i.e., from 1 point to 1.5 points for \$1 of spend.

<sup>4</sup> The “no pre-set spending limit” does not mean spending without limit. All transactions will be considered on an individual basis, including those exceeding your revolving line. Each month, you must pay the minimum payment and any amount that exceeds your revolving credit line.

<sup>5</sup> The \$350 annual upgrade fee for UBS Premier Level for an RMA provides increased benefits for UBS American Express Cards and UBS Visa Signature credit cards for up to two individuals. Additional cards are available at additional cost.

<sup>6</sup> The international air carriers are Austrian Airlines, Cathay Pacific Airways, Lufthansa German Airlines, Scandinavian Airlines/SAS and South African Airways.

<sup>7</sup> Refer to the Rewards Terms and Conditions delivered with the card(s) or the Rewards Portfolio, or call 800-762-1000 for complete terms and conditions.

# Investment and Deposit Resources

## The Opportunity for Your Money to Work Together

**Consolidating your funds in a central asset management account creates opportunities for your money to work together in optimal ways. For example, excess cash that isn't working for you is automatically transferred on a daily basis to a deposit account or other sweep option.<sup>8</sup> There it can earn competitive returns until needed for expenses or for long-term investments as part of your overall wealth management plan.**

The RMA connects you to the broad range of investment resources available through UBS, a world-leading global financial services firm. Your UBS Financial Advisor can work with you to determine appropriate short- and long-term investments that fit your overall wealth management plan. Investment choices available through your RMA include stocks, equity-linked products, Certificates of Deposit, government and corporate bonds, mortgage-backed securities, preferreds and mutual funds.<sup>9</sup>

You can also set up an automatic plan to purchase shares of UBS or participating outside mutual funds on a regular basis. These are just a few of the ways your money can work together through an RMA.

### **Automatic Sweep**

- Idle funds are transferred on a daily basis to earn competitive returns
- Choose from a taxable or tax-free money sweep option
- Funds remain available for immediate withdrawal
- Funds can be invested in other instruments at any time to meet long-term wealth building or retirement goals

### **Resource Accumulation Plan**

- Flexible, automatic investment program
- Automatically purchase shares of UBS Global Asset Management mutual funds and participating non-proprietary mutual funds at regular intervals
- Dollar cost averaging

<sup>8</sup> If you are an Eligible Participant (as defined in the Master Account Agreement), unless you affirmatively elect one of the alternative tax-free sweep fund offerings, uninvested cash will automatically sweep to deposit accounts at our affiliate, UBS Bank USA (member FDIC).

If you are not an Eligible Participant, uninvested cash will automatically sweep to the UBS RMA money market fund that you choose.

An investment in a money fund or other sweep option is neither insured nor guaranteed by the U.S. government, and there can be no assurance that any money fund or other sweep option will be able to maintain a stable net asset value of \$1.00 per share. It is possible to lose money by investing in the fund. For more information about UBS RMA money market funds, please obtain a prospectus by contacting your Financial Advisor. Investors should consider the investment objectives, charges, expenses and risk factors carefully before investing. The prospectus contains this and other information. Read it carefully before you invest.

<sup>9</sup> Not suitable for all investors. You should carefully review the risks involved with these products before taking any action.

# Financing Resources

## The Value of Keeping Your Investment Strategy on Track

**A broad range of financing solutions is available at UBS, and your UBS Financial Advisor can help you evaluate which financing strategy is appropriate for you depending on your overall financial situation.**

Through the RMA, you may have access to margin financing, a line of credit secured by eligible assets in your account. Margin can help you meet personal and investment financing needs, as well as provide overdraft protection when you need more funds than are currently available in your account. Margin may provide you access to needed funds without liquidating assets, which could disrupt a carefully planned investment strategy. Plus you defer potential capital gains taxes.<sup>10</sup>

Borrowing using securities as collateral entails risk and may not be appropriate for all investors. You should carefully review these risks before using margin. For a full discussion of the risks associated with borrowing using securities as collateral, you should review the Loan Disclosure Statement included in your application package.

### Financing

- Overdraft protection
- Quarterly and annual tax payments
- Concentrated stock diversification

<sup>10</sup> Neither UBS Financial Services Inc., UBS International Inc. nor their employees provide tax or legal advice. Please consult your tax and legal professional regarding your specific situation.

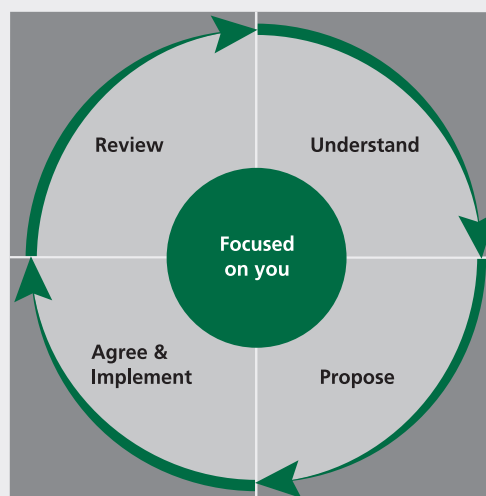
## The UBS Client Experience

In delivering the UBS Client Experience, your Financial Advisor can focus on your situation and financial objectives—in the beginning and throughout your relationship.

It begins with your Financial Advisor listening to you and taking the time to gain a clear understanding of your needs.

Based on your financial goals, your Financial Advisor will propose and implement investment solutions suited to your situation by leveraging the Firm's global resources.

Periodic reviews allow your Financial Advisor to work with you, help you monitor your portfolio and adapt to changing conditions.



### Contact a UBS Financial Advisor

Speak with a UBS Financial Advisor about how the RMA can provide the resources you need for optimal wealth management. A UBS Financial Advisor can provide additional information, including terms and features of an RMA, for you to review before enrolling. Visit our website at [www.ubs.com](http://www.ubs.com) or call 800-762-1000.

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070117-0149-R256

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