

Neither UBS Financial Services nor its Financial Advisors provide tax or legal advice. Clients should be advised to contact their personal tax and/or legal advisors regarding their individual situations.



Borrowing using securities as collateral entails risk and may not be appropriate for your needs. All loans are subject to credit approval. 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. 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.

We offer both investment advisory and brokerage services, each of which is separate and distinct, differs in material ways and is governed by different laws and separate contracts. Financial planning is an investment advisory service. This service terminates when the plan is delivered to the client. Note that financial planning does not alter or modify in any way the nature of a client's UBS accounts, their rights and our obligations relating to these accounts or the terms and conditions of any UBS account agreement in effect during or after the financial planning service. Clients are not required to establish accounts, purchase products or otherwise transact business with us to implement any of the suggestions made in the financial plan. Should a client decide to implement their financial plan with us, we will act as either a broker-dealer or an investment adviser, depending on the service selected. For more information see www.ubs.com/workingwithus.com.

This presentation is for informational and educational purposes only and should not be relied upon as investment advice or the basis for making any investment decisions. The views and opinions expressed may not be those of UBS Financial Services Inc. UBS Financial Services Inc. does not verify and does not guarantee the accuracy or completeness of the information presented.

This seminar is funded in part by JPMorgan Chase.

CFP® is a certification mark owned by Certified Financial Planner Board of Standards, Inc.

One year after the market bottom—what's next?

Join us for ***Conversations with UBS—One year after: Reengaging in a higher-risk world***, which centers around strategies for individuals looking to invest in the markets with a higher level of comfort and confidence.

Reservations Required
Seating is limited



UBS Financial Services Inc.
www.ubs.com/financialservicesinc

UBS Financial Services Inc. is a subsidiary of UBS AG.
©2010 UBS Financial Services Inc. All rights reserved. Member SIPC. 32.27_inv_E1_RFO712_CryC

The financial crisis had a profound effect on individuals and how they feel about the markets. One year later, questions of what to do and when to do it remain as relevant as ever. Having moved to the safety of cash-equivalent investments, individuals are now recognizing that such low-yielding instruments may not help them realize their long-term financial goals.

With this in mind, now may be an appropriate time to think about how to step back into the markets.

Join us for ***Conversations with UBS—One year after: Reengaging in a higher-risk world***, which centers around strategies for individuals looking to invest in the markets with a higher level of comfort and confidence.



Conversations with UBS

One year after: Reengaging in a higher-risk world

Date and time

Tuesday, August 10, 6:30 p.m.

Location

Vespa **Dinner will be served**
96 Northern Boulevard, Great Neck, NY 11021

Host

Crystal Consulting Group

UBS Financial Services Inc.

Charles Crystal, CFP®
Senior Vice President—Investments
Advisory & Brokerage Services
Senior Portfolio Manager
Portfolio Management Program

Christine Finocchio
Financial Advisor

Speaker

Charles Crystal, CFP®
Topic: *One year after: reengaging in a higher-risk*

Guest Speaker

Suzanne Casey, Regional Manager
JPMorgan Chase
Topic: *Market commentary*

RSVP

Christine Finocchio
333 Earle Ovington Boulevard, Suite 600
Uniondale, NY 11553
516-745-8814 christine.finocchio@ubs.com
www.ubs.com/team/cg