



Financing by:

## Proposal

November 9, 2010

Name: _____	Vendor Name: <u>Cosmetic Laser Group</u>
Equipment Cost: <u>\$35,000.00</u>	Sales Rep: _____
Equipment Type: <u>Q-Clear Laser</u>	Term (Enter 36, 48, 60): <u>36</u>
	Deferral (Enter 30, 60 or 90) <u>90</u>

We are pleased to present this financing proposal for your consideration. It does not represent a commitment to lease. All figures are based on the costs shown and are subject to credit approval, mutually acceptable terms and conditions, and applicable taxes. This proposal will expire within **30** days.

### Standard Deferred Options

Terms:	30 day deferred	60 day deferred	90 day deferred
<b><u>36 months</u></b>	<b>\$1,113.00</b>	<b>\$1,121.40</b>	<b>\$1,134.35</b>
<b><u>48 months</u></b>	<b>\$871.15</b>	<b>\$877.80</b>	<b>\$888.65</b>
<b><u>60 months</u></b>	<b>\$726.60</b>	<b>\$732.20</b>	<b>\$742.35</b>

\*Quotes do not include sales tax

<b>End of Term Option:</b> \$1.00 Buy-Out <b>Filing Fee:</b> \$124.75 (one time)	<b>Advanced Payment:</b> No advance payment
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***\*No Pre-Payment Penalties on all lease options\****

**Questions? Call toll free 877-770-7244  
 Jean Thompson at ext. 4539 or Mike Miller at ext. 4632**

Leases and loans are administered through Professional Solutions Financial Services, a division of NCMIC Finance Corporation. Leases and Loans are offered by NCMIC Finance Corporation and are subject to credit approval.

## Return on Investment

November 9, 2010

Equipment Cost: \$35,000.00  
 Equipment Type: Q-Clear Laser

Vendor Name: Cosmetic Laser Group

<u>Term Options</u>	<u>30 Day Deferred</u>	<u>60 Day Deferred</u>	<u>90 Day Deferred</u>
36 Months	\$1,113.00	\$1,121.40	\$1,134.35
48 Months	\$871.15	\$877.80	\$888.65
60 Months	\$726.60	\$732.20	\$742.35

<u>Procedure Type</u>	<u>Procedures Per Month</u>	<u>Billing Per Procedure</u>	<u>Total Monthly Billings</u>
Toe Nail Treatments	12	\$900.00	\$10,800.00
			\$0.00
			\$0.00
<u>Hard/Soft Cost Savings</u>	<u>Qty per month</u>	<u>Monthly savings</u>	<u>Total Monthly Savings</u>
			\$0.00
			\$0.00
			\$0.00
			\$0.00
Potential Monthly Revenue:			\$10,800.00

<u>Based on 30 Day Deferred Lease</u>	<u>36 Months</u>	<u>48 months</u>	<u>60 months</u>
<b>Net Cashflow per Month</b>	\$9,687.00	\$9,928.85	\$10,073.40
<b>Net Cashflow per Year</b>	\$116,244.00	\$119,146.20	\$120,880.80
<b>Net Cashflow Over Lease Term</b>	\$348,732.00	\$476,584.80	\$604,404.00

<u>Based on 60 Day Deferred</u>	<u>36 Months</u>	<u>48 months</u>	<u>60 months</u>
<b>Net Cashflow per Month</b>	\$9,678.60	\$9,922.20	\$10,067.80
<b>Net Cashflow per Year</b>	\$116,143.20	\$119,066.40	\$120,813.60
<b>Net Cashflow Over Lease Term</b>	\$348,429.60	\$476,265.60	\$604,068.00

<u>Based on 90 Day Deferred</u>	<u>36 Months</u>	<u>48 months</u>	<u>60 months</u>
<b>Net Cashflow per Month</b>	\$9,665.65	\$9,911.35	\$10,057.65
<b>Net Cashflow per Year</b>	\$115,987.80	\$118,936.20	\$120,691.80
<b>Net Cashflow Over Lease Term</b>	\$347,963.40	\$475,744.80	\$603,459.00

Leases and loans are administered through NCMIC Finance Corporation. Leases and Loans are offered by NCMIC Finance Corporation and are subject to credit approval. Consult your attorney or financial advisor before entering into any type of financing arrangement. Monthly payments shown above do no include state and local taxes. Return on investment estimation results are speculative and may vary from actual results. NCMIC Finance Corporation or the equipment vendor are not responsible for actual estimations or results.



Year end is a great time to finance new equipment and maximize your 2010 tax deductions. Section 179 of the I.R.S. Code lets you **write off up to \$500,000 on your 2010 taxes for any new practice equipment purchases – whether it’s clinical equipment, office furniture, computers or software.**

Your tax savings could be significant! In fact, the amount you’ll save in taxes could be more than the amount you’ll pay in lease payments the entire first year.

**Sample Savings**

Equipment cost:	\$35,000.00
Deduction under Section 179	\$35,000.00
<b>Enter Your Tax Bracket as Whole Number (Example 30, 35 or 40)</b>	<b>35%</b>
Tax Savings	\$12,250.00
Additional Cash Flow To Your Practice	\$12,250.00

**Why Use Professional Solutions Financial Services?**

As a company dedicated to serving healthcare professionals, you can count on Professional Solutions Financial Services to understand the equipment you need for your practice. Whether you are looking for new clinical equipment or need to upgrade your office’s computers, software or phone system, Professional Solutions financial Services can help.

- **Favorable Contract Terms – No pre-payment penalties**, No hidden fees, no undisclosed service charges, no blanket liens on practice assets and no interim rent on leased equipment.
- **Fast Approvals & Funding** – Usually within one business day. When documents are in by noon, funding is typically sent via EFT that same day.
- **Flexible Terms** – No down payments required, repayment plans up to 60 months and other customized options available.
- **Service-oriented** – A personal financial expert will handle the paperwork for you.
- **Great Rates** – Among the most competitive in the industry.
- **Lease & Loan Comparison Hotline** – Let Professional Solutions Financial Services examine your lease or loan contract for any hidden terms or fees before you sign on the dotted line.

Leases and loans are administered through Professional Solutions Financial Services, a division of NCMIC Finance Corporation. Leases and Loans are offered by NCMIC Finance Corporation and are subject to credit approval. Consult your attorney or financial advisor before entering into any type of financing arrangement. Consult your tax advisor for specific information regarding IRS Section 179 and all accounting procedures associated with this deduction.





**Monthly Cost of Ownership**

Payment Terms:

**Term Options**

**Deferral**

**Monthly Payment**

**Monthly Hard/Soft Cost Savings** (as provided in Return on Investment page above)

**Net Monthly Cash Outlay**

36 Months

90 Days

\$1,134.35

- \$0.00

\$1,134.35

Potential Additional Savings:

**Section 179 Monthly Tax Savings**

\$12,250 / 36

- \$340.28

**Total Estimated Net Monthly Cash Outlay**

**\*(Includes hard cost/soft cost/savings)**

\$794.07

This is an example of the potential benefits of section 179 of the IRS Code. This equipment leasing program is administered by Professional Solutions Financial Services, a division of NCMIC Finance Corporation which offers the equipment leasing. You should consult an attorney and/or financial/tax advisor on the tax benefits associated with leasing before entering into a financial contract.

**EQUIPMENT FINANCING**  
**EXPRESS APPLICATION**

**EQUIPMENT INFORMATION**

Equipment Vendor: Cosmetic Laser Group  
 Equipment Description: Q-Clear Laser  
                                     New \_\_\_\_\_ Used \_\_\_\_\_  
 Equipment Cost: \$ 35,000.00  
 Lease Term:            36 \_\_\_\_\_ 48 \_\_\_\_\_ 60 \_\_\_\_\_

- YOUR BENEFITS WITH A PROFESSIONAL SOLUTIONS LEASE**
- Absolute and True No Prepayment Penalties
  - Fast credit decisions—a simple process, and you never have to leave your office
  - Upfront lease terms—no hidden fees or undisclosed service charges
  - Simple and flexible programs

**Simply complete and fax toll free to 1-877-776-7244**

**BUSINESS INFORMATION**

Legal Name: \_\_\_\_\_  
 DBA Name (if different): \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Email: \_\_\_\_\_  
Your email address will never be sold. It will be used to send you important notices.  
 Annual Gross Revenue: ! \_\_\_\_\_  
 Annual Net Income: \$ \_\_\_\_\_  
 Years in Business: \_\_\_\_\_  
 Business Owners Name: \_\_\_\_\_ Ownership %: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**PERSONAL INFORMATION**

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Cell: \_\_\_\_\_  
Required for fraud monitoring purposes.  
 Social Security #: \_\_\_\_\_  
 Professional License #: \_\_\_\_\_  
 Specialty: \_\_\_\_\_  
 Years Licensed: \_\_\_\_\_  
 Do You:                      Own \_\_\_\_\_ Rent \_\_\_\_\_  
                                     How Long \_\_\_\_\_  
 Bank Accounts:          Checking \_\_\_\_\_ Savings \_\_\_\_\_

**SIGNATURE**

I hereby authorize the release of business and/or personal credit information to Professional Solutions Financial Services, a division of NCMIC Finance Corporation, its affiliates, partners or assignees (1) from any source including credit bureau reporting agencies and applicant's bank for the purpose of extending credit, (2) to any credit reporting agency. I request Professional Solutions submit this application to include all information obtained for credit approval, without notice, to any other potential Lessor for consideration of approval of credit. I hereby represent all information is true, correct and complete. A photo static and/or facsimile copy of this authorization shall be valid as the original. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance programs, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580. If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact: Credit Operations, Professional Solutions Financial Services, 14001 University Avenue, Clive, Iowa 50325-8258 within 60 days from the date you are notified of our decision. We will send you a written statement of the reasons for the denial within 30 days of receiving your request for the statement. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also require a copy of drivers license or other identifying documents.

**X**

Applicant's Signature

Date



A division of NCMIC Finance Corporation  
 14001 University Avenue, Clive, Iowa, 50325-8258

**Call Mike Miller at 1-877-770-7244 ext. 4632**

**Why I lease through**

Professional Solutions Financial Services Understands that Satisfied Customers are Repeat Customers.

# Why Lease through Professional Solutions?

When searching for a financing partner, you want to work with a company with fair and honest business practices. One that understands your needs as a healthcare professional.

## LOW PAYMENTS ... UPFRONT TERMS

When you choose a lease through Professional Solutions, you can count on low monthly payments and upfront contract terms, without hidden fees or undisclosed service charges.

## ABSOLUTE & TRUE NO PRE-PAYMENT PENALTIES™

Professional Solutions won't penalize you if you want to pay off your lease early. You'll only pay the outstanding principal balance—guaranteed!

## FLEXIBLE LEASE OPTIONS

100% of your equipment can be financed. You can choose from flexible term lengths up to 60 month and other customized financing that allows you to start earning money with your equipment before making payments.

## FAST APPROVALS & FUNDING

With Professional Solutions, approvals are fast—typically within 2–4 hours of receiving your completed application. Once documents are sent to Professional Solutions, they can expedite payment so you get your equipment faster!

## CUT YOUR TAX BILL WITH SECTION 179

The amount you'll save in taxes could exceed the amount of lease payments you make the entire first year! Section 179 of the I.R.S. Code lets you write off up to \$250,000 on your 2010 taxes for any new equipment purchases—even if they're 100% financed.

## ABOUT PROFESSIONAL SOLUTIONS

Professional Solutions Financial Services is an industry leader, administering leases for thousands of healthcare professionals, nationwide. A division of NCMIC Finance Corporation, Professional Solutions is part of a family of companies offering a diversified portfolio of insurance and financial products. With more than 62 years of experience serving over 44,000 healthcare professionals, we are committed to the success of you and your customers. When you partner with Professional Solutions, you get the strength and security of a large, time-tested organization along with the flexibility, efficiency and service of a small boutique-style finance company.

For more information, contact your equipment sales consultant today!

*Professional Solutions is built on integrity and trust ... dedicated to your success.*



14001 University Avenue, Clive, Iowa 50325-8258

[www.profsolutions.com/equipment](http://www.profsolutions.com/equipment)

Equipment leasing is administered by Professional Solutions Financial Services, a division of NCMIC Finance Corporation which offers the leases to you. Leases are subject to credit approval. Consult your attorney or financial adviser for specific legal/tax advice before entering into any type of financing arrangement. ©2010 PSFS NFL 5116











