Leasing & Finance Training

Provided by Med One Group





Who is Med One?

Over 25 years experience in the healthcare industry

We do business with over 3,000 of the nation's 6,000 acute care hospitals

We have over 1,800 current lease customers

Equipment Leasing, Rental, Sales and Service



1 2 3 4 5

No Upfront Money Required

Customer receives equipment right away and cash can be used for other purposes. Delayed payment options allow the hospital to get the equipment now and pay later.

1 2 3 4 5

1 Low Monthly Payments

Leasing normally costs less than paying cash, renting or acquiring debt through other means. Like an auto lease, you get more equipment for the same monthly payment.

1 2 3 4 5

Equipment Management

There are no technology obsolescence or life expectancy issues. At the end of the term, the hospital can just give the equipment back to the leasing company or continue to rent. This eliminates the risk of keeping outdated equipment. The hospital now has a worry free way of managing equipment.



Costs Moved Off Balance Sheet

Operating Leases and rentals are paid from the hospital's operating budget and do not show up on the balance sheet. This frees up capital and improves the financial status of the hospital.



Simple Process

Less documentation than with other loans. Most agreements are only a few pages. Deals will be processed in hours, not days or weeks.

THE FACTS ABOUT LEASING

- 85% of U.S. companies lease equipment.
- 89% of those companies said they would lease again in the future.
- The medical industry was forecasted to be the top sector for leasing.
- The estimated value of the equipment finance market is \$600 billion.

"When fiscal 2012 budgets were proposed in the spring, 44 states and the District of Columbia projected budget shortfalls which, combined, totaled \$112 billion."





Understanding Hospital Budgets



Capital Budget: This is what the hospital uses to pay for new construction or remodeling, furniture and typically most hospital equipment.

Operating Budget: Pays for things like salaries, advertising and any disposable products, such as light bulbs or IV fluids.

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NOTE: Funds can't switch between these two budgets. If the capital budget is used up, you can't replace it with money from the operating budget.

Understanding Hospital Budgets





Solutions that work.



Capital Lease

May also be called \$1.00 buyout or rent to own. This is like buying a house. The customer pays a set number of monthly payments with each payment going towards the payoff of the equipment. Funding comes out of capital budget.

EACH MED ONE SOLUTION CAN BE **CUSTOMIZED** TO SATISFY THE SPECIFIC NEEDS AND/OR REQUIREMENTS OF ANY HEALTHCARE FACILITY.

Solutions that work.



Operating Lease

The customer only pays for the use of the equipment for a set period of time, like a car lease. At the end of the term they have a return, purchase or extension option. Funding comes out of the operating budget.

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Solutions that work.



Equity Rental

Customer can receive brand new equipment while renting, and fulfill long-term equipment needs at the same time. This program is structured so 50% of each payment is credited toward a future purchase and the customer can eventually own the equipment. Funding comes out of the operating budget.

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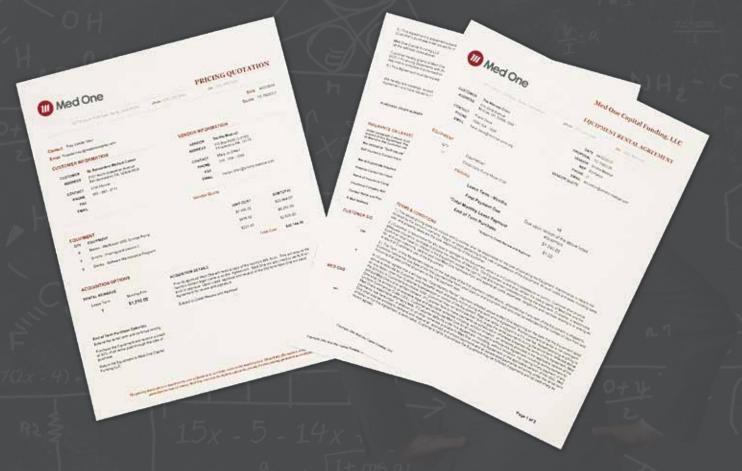


Custom. It's What We Do.

Med One customizes each deal to work best for the vendor as well as the customer. We can defer payments until cash is available. We can also offer a step-up option that allows the customer to have very low monthly payments at the beginning of the term. Our creativity is what sets us apart.



✓ Simple ✓ Clean ✓ Easy



*Unlike other financial institutions, Med One has a single page quote and just a couple pages for an agreement. Thats it! Not scary at all.

How do you propose the use of leasing with your customers?

How do you propose the use of leasing with your customers?

- 1. Determine if they have cash for an equipment purchase.
- 2. Find out how long they can commit.
- 3. Figure out if it makes more sense to draw from the capital or operating budget.
- 4. Contact your Med One sales representative and let them help you and your customer develop a solution that will work best for the customer.



Here are some key questions and answers to help you close more deals.

- Is your Capital Budget exhausted?
 - We have access to some great solutions that will slip right into your Operating Budget if we can't find a great Capital Budget option.
- Can you commit for an extended term (3-5 yrs)?

We can get you a really low payment on an operating lease with only a couple pages to sign.

Is it easier to get a rental approved?

We have a solution that can get you **new** equipment for the same price and commitment as a rental. On top of that, you get 50% of your payment credited back to you if/when you choose to purchase it.

Are you waiting for available funds?

No need to wait. We have deferred and step-up options that allow you to get the equipment now with little or no cost to you. We can structure the deal so it works best for your current budget situation.

No Cash ≠ No Sale

Simple and easy process for you and your customer. Bottom line. You get credit for the sale.



If you have any further questions or would like to request a quote, please contact us today.



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