

## **ILC UNIQUE VALUE PROPOSITION TO A NEW LEASING AGENT**

- a. **HIGH INCOME POTENTIAL**-ILC is a Company where a person who wants to earn what he or she is WORTH is possible, not what someone else thinks you are worth.
- b. **CORPORATE CULTURE**- A corporate culture and way of thinking that is ideal for a very independent, hard working, smart, highly ethical, professional financial services sales pro.
- c. **LONGEVITY**-Investment Leasing Company has been in business since 1986
- d. **TRAINING**-“As much as you can handle” is our motto since knowledge is power, and income! Our training program is EXTENSIVE and CONSTANT so get ready to learn...and to earn!
- e. **A UNIQUE AND PROFESSIONAL WAY OF OPERATING**-We believe that the customer is always right, that the vendor is always right, the referral source is always right, and the lender is always right. We work to serve the needs of those who work with us and at a fair price.
  - i. Example: Some people in financial services want to maximize their profit, points, fees and income on each transaction. The problem is that once the customer finds out he got a bad price or rate, he will never do business again! We believe in 100% repeat business and 100% satisfied customers. Imagine that you make let’s say, a \$2,000 profit on one transaction but should have made \$1,000 to be competitive and to be doing the right thing. Your total income for life will be \$2,000 total. With repeat business, \$1,000 over and over and over for the rest of your career!!!! It works, our best customer has 45 leases and we not only met him by the other leasing company turning him down, but we rewarded his repeat business by providing progressively better rates and a lot of profit to us and a great relationship that began in 1989 and he just phoned me last month needing a new \$350k system!!
- f. **NO BETTER BUSINESS BUREAU COMPLAINTS, EVER! NO LENDERS CUT US OFF, NO SUITS!**
- g. **REWARDING EXCELLENCE IN THE SPOKEN AND WRITTEN WORD**-Making a living in the equipment leasing business *selling an intangible service, over the phone* are two great challenges and require great effort to be successful at. We look for professionals who are already good at these subjects, and want to learn to be better!
- h. **A HUGE SUPPLY OF CAPITAL AVAILABLE**-The supply of bank and other lender’s money is virtually unlimited and over the past 23 years ILC has become authorized with the absolute premier, lowest cost, best lenders in the nation today. Most lenders we work with would not consider working with us without the years of experience and demonstrated high quality portfolios we have been responsible for building. We have absolute evidence that thousands of leases are done every week nationally!
- i. **A HUGE DEMAND FOR CAPITAL AND CONSTANTLY GROWING**-The demand for capital to buy new equipment, software, and commercial vehicles is bigger than your wildest imagination, regardless of what you are hearing from the media. Businesses are buying tens of millions of dollars of new equipment every day, and over half of them look to leasing as a possible solution! We have lists and experience in various industries that only 23 years would develop!
- j. **EXPERIENCED LEADERSHIP**-ILC is unique because you will have available to you a general manager that has done exactly what you will be doing for over 30 years! Bruce Forinash has been arranging leases since 1978 when his 4-year sales career selling copiers on a full commission basis began. While selling over 300 machines, he found that about half of all sales hinged on the financing! Bruce began by using his own money on his first lease, then borrowed from Bank of America, and then found outside thrift and loan lenders and banks to fund leases. Bruce began his first lease business part time
- k. **A MAJOR DESIRE TO BE THE FINEST LEASING COMPANY IN THE NATION**

- l.* ABILITY TO GET TRANSACTIONS APPROVED AFTER VIRTUALLY ALL OTHER LEASING COMPANIES GIVE UP. We have worked very hard to have many lenders to solve diverse needs, then work very hard solving problems and not giving up when we have a few challenges on our transaction
- m.* REPEAT BUSINESS IS A MUST AND TO BE THE BEST IN THE NATION- ILC normally has 60%-80% of all pending transactions from repeat customers or repeat vendors! We have customers with 5, 10, 15, 20, 25, even 45 leases with us because we treat them right!
  - i.* We return calls within 5 minutes
  - ii.* Update voice mail all during the day
  - iii.* Emails respond to in-bound emails when we are out of the office
  - iv.* We call people first, before they call us
  - v.* We want NO NEGATIVE CALLS, ALL MUST BE POSITIVE because we did our job right!
- n.* LISTS OF MAJOR MARKETS THAT ARE DIVERSE, GROWING, AND BARELY PENETRATED!
  - i.* VENDORS (SELLERS)
    - 1. ILC has accumulated lists of over 700 vendors that we have done transactions with or had some business contact with that we have not solicited for further business.
    - 2. ILC has lists of 4,000 healthcare vendors that have been screened to meet credit and size standards that we need to work constantly and fully
    - 3. ILC has specialized vendor lists and lenders that want to serve them today!
  - ii.* END USERS (BUYERS)
    - 1. ILC has over 100,000 companies on one list alone that have leased in the past that we need to call because “companies that lease, LEASE!” and are ready to adopt a leasing company that wants to be there for them in the future!
    - 2. ILC has a list of over 1,000 firms that are planning to make purchases within the next year that we have already invested \$13,000 in and it just sits and needs working!
  - iii.* REFERRAL SOURCES-SUCH AS BANKERS AND INSURANCE AGENTS
    - 1. ILC has a unique special Banker Partnership program that is ideal to present to every regional bank from Coast to Coast to work to earn lease referrals
    - 2. Other markets such as insurance agents are open to approach
- o.* ILC TECHNOLOGY-ILC has invested heavily in time and money in being on the absolute state of the art in technology including, but not limited to the following:
  - i.* Web based data based CRM (contact relationship management) software for all calls
  - ii.* Web based training for leasing agents including videos, tests, and reading library
  - iii.* Web based training for our Vendor Program as well as for end users and referral sources
  - iv.* Web based access to all forms and tools of the trade for leasing agents
  - v.* Automated quotation software that provides borrowers with quotes from 12 lenders at once
  - vi.* Automated invoice calculating “matrix form” that enables easy re-calculations for changes in figures for up to 14 vendor invoices at one time
  - vii.* Automated access to all lenders so that we can submit a 300 page financial statement package PDF in minutes to lenders across the country
  - viii.* A web site that provides immediate password emails to prospects
  - ix.* ILC is the author of the industry’s first “Equipment Leasing Full Disclosure Checklist”
  - x.* ILC developed the industry’s “Equipment Leasing and Financing Toolkit” that contains 10 separate web based Excel calculators for analyzing new equipment acquisitions
  - xi.* Webinar capable
  - xii.* Web site updates can be posted immediately

- xiii.* Automated lease processing since we had a custom program written for us in 1987
- xiv.* Scanning, searching, PDF software and other systems set up to produce “lease application packages” that are industry leaders and give lenders an excellent first impression answering questions before they ask them
- p.* WE WILL WORK WITH YOU TO PICK A MARKET THAT IS BEST FOR YOU
- q.* WE ARE GROWING THE BUSINESS BECAUSE OF ALL THE POTENTIAL!! We have not advertized for four years. That is because we have had so much repeat business. The problem is that there is such a huge supply of money, demand for it, and we have so much experience, knowledge, know-how and GREAT IDEAS, we are no longer going to keep what we can do to ourselves!! It is time to implement a growth program that was originally drafted in 1992 and has sat on the shelf because it has been so, well, easy!
- r.* WE SCREEN NEW EMPLOYEES VERY CAREFULLY AND EVERYONE KNOWS IT-We have learned that when you have met very high standards to get a position with an employer, everyone knows it sooner or later and really respects you for it! We especially want our lenders to know what we do to screen new leasing agents so they know we are looking after their best interests too!