



Leasing & Financing
By: Investment Leasing Co.
Dental Equipment Specialists

Bank Authorized
Equipment Leasing & Financing Agents



- * Healthcare
- * High Technology
- * Broadcasting
- * Colleges
- * Industry
- * Municipal/Govt.

About Investment Leasing Company

Who we serve:	Companies of any size and individual professionals
What services we provide:	Leasing and financing financial services
What we finance & lease:	Business and professional equipment, software, and commercial vehicles, new & used
Geographic area we serve:	Continental United States
Types of products offered:	\$1 buyout finance leases & loans, 10% purchase option leases, and FMV leases
Terms:	2-7 year payment terms
Industry Specialties:	Pharmacy, dental, medical, hospital, high tech, broadcasting, colleges, and industry
Dollar ranges:	\$5,000 - \$1,000,000 (most of our customer's capital purchases are from \$30k - \$250k)
Preferred credit profile:	Very good to excellent credit
How our prices compare:	Our 12-lender quotation includes a range of rates and terms from banks and other lenders
Very special unique service:	We work hard to earn 100% repeat business from every customer and have created our industry's first, and unique "Leasing Full Disclosure Checklist©"



Co. founded in San Diego, California in 1986



Corporate office today in San Diego, California



Bruce D. Forinash, Leasing Agent with Co. since 1986 brucef@investmentleasing.com (Phone ext. 101)

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Calif. Real Estate Broker License #00528469

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EQUIPMENT, SOFTWARE, & COMMERCIAL VEHICLE LEASING & FINANCING

PROGRAM HIGHLIGHTS

Geographic Area:	Continental United States		
Products Offered:	Leasing: \$1 Buyout Finance Leases 10% Buyout Option Leases FMV (fair market value) Operating Leases Financing: Equipment Finance Agreements (EFA) Healthcare Industry Small Working Capital Loans (for any business use) Medical Accounts Receivable Financing		
Term:	2-5 years generally (up to 7 years for Operating Leases)		
Equipment Types:	Equipment - Healthcare, Broadcast, virtually any type, especially essential use & money making Software - 100% software program Vehicles - Commercial use such as ambulance, tractors, lab vehicles		
Industry Specialties:	Healthcare Dental Professionals Medical Professionals Medical Professionals Pharmacy & all other healthcare	High Technology / Office Printing / graphin / Copy Broadcasting Production / Manufacturing Food services	Construction Retail Agriculture Transportation / Auto
Lessee Credit Profile:	Quality credits Healthcare Start-ups and selected other start-ups Sole Proprietors, Professional Corporations & LLC, Partnerships, Corporations		
Dollar Amount Ranges:	\$3,000 - \$100,000 Application Only Program (no financial or tax items needed) \$100,000 - \$500,000 Middle Market Program \$500,000 - Unlimited Major Market Program		
Target Profile:	*\$25,000 - \$100,000+ *Healthcare Professionals, Broadcasting Industry *Quality Credits		
Rates & Plans:	Fixed, step-up, custom. Some plans can be structured at or below those of a prime rate bank loan Our 12-lender quotation enables the customer to compare and select and earn the best market rate		
Vendor Programs:	#1 Refer-A-Lease Program - Call us with borrower name & number and we do a-z #2 Share-A-Lease Program - You get credit application & sign customer #3 Private Label Lease Program - Used in conjunction with #3 w/o our name on papers		

(This is an example of how Quick Quote looks)

Equipment Lease / Purchase Financing

1. Change & fill in yellow area information
2. Print to a PDF and email to anyone
3. Open credit application PDF and email to anyone



Cost of Equipment: **\$100,000**
 Income Tax Bracket: 30%
 Months left this year: 10

Apply now:

CREDIT APPLICATION

\$5K-\$5 Million, new, used business equipment, software, install / maintenance, solar, almost anything!

www.investmentleasing.com

Leasing agent: Bruce Foirnash, 800-400-5060 x101, or cell: 858-735-5271, fax: 858-451-0033.

brucef@investmentleasing.com

<u>PAYMENTS:</u>		<u>OPTION 1:</u>	<u>OPTION 2:</u>	<u>OPTION 3:</u>	<u>OPTION 4:</u>
<u>Months</u>	<u>Payments In Advance</u>	<u>Preferred: \$1 buyout, best credit 3+ yrs. co. age</u>	<u>Preferred: 10% buyout, best credit 3+ yrs co. age</u>	<u>Standard: \$1 buyout 2 years in business</u>	<u>Startups & Challenges: \$1 buyout</u>
24	1	\$4,631	\$4,199	\$4,707	\$6,242
24	2	\$4,607	\$4,214	\$4,676	\$6,055
36	1	\$3,178	\$2,891	\$3,257	\$4,859
36	2	\$3,163	\$2,893	\$3,236	\$4,713
48	1	\$2,454	\$2,236	\$2,535	\$4,211
48	2	\$2,441	\$2,234	\$2,518	\$4,085
60	1	\$2,020	\$1,846	\$2,103	\$3,853
60	2	\$2,010	\$1,842	\$2,089	\$3,738
60	3	\$2,000	\$1,839	\$2,076	\$3,626
72	1	\$1,731			
72	2	\$1,723			
60	1 MO DEFER	\$2,030			
60	3 MO DEFER	\$2,050			
60	6 MO DEFER	\$2,081			
60	9 MO DEFER	\$2,115			

* Please call for additional information and also, many other programs are available!
 * Chart dated 2/19/2017 and subject to change without notice
 * Payments are plus sales or use taxes, fixed for the term
 * Partial or full pre-funding of invoice(s) available, \$100-\$250 fee
 * Bank document fees from \$100-\$450 depending on the size of the transaction.
 * Inspection fees if needed are \$145 and may be waived upon request.

TAX SAVINGS (IRS Section 179 write off):

YEAR 1: \$30,000 \$30,000 \$30,000 \$30,000

AFTER TAX COST, YEAR 1:

COST OF EQUIPMENT:	\$100,000	\$100,000	\$100,000	\$100,000
(LESS TAX SAVINGS):	\$30,000	\$30,000	\$30,000	\$30,000
NET COST OF EQUIP.	\$70,000	\$70,000	\$70,000	\$70,000

CASH FLOW, YEAR 1:

(The following is based on 60 months, 2 advance payments):

PMTS. LEFT THIS YR +ADV:	\$20,098	\$18,424	\$20,894	\$37,382
(LESS TAX SAVINGS):	\$30,000	\$30,000	\$30,000	\$30,000
(-) DENOTES SURPLUS:	-\$9,902	-\$11,576	-\$9,106	\$7,382

"Submit" button emails to us:

IRS SEC 179	BENEFITS - LEASING	ADVANTAGES - ILC	VENDOR PROGRAMS
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Leases and loans will be arranged or made pursuant to Calif. Dept. of Business Oversight Finance Lender Law, License #603H958.

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3 BEST REASONS FOR EQUIPMENT & SOFTWARE SALES REPRESENTATIVES TO REFER THEIR CUSTOMER TO A LEASING CO.

#1 CLOSE THE SALE

Selling payments not just cash payments is a proven technique to close more sales! Imagine how slow our economy would be if all of the car dealers, home sellers, all the top commercial and residential equipment dealers and everyone else sold based on cash only. Even Ford motor company was selling payments for new Model T Fords in 1914, shouldn't you be promoting leasing at every moment to close more sales?

#2 CONTROL

You control the sale if you control the financing! Haven't you lost sales when the customer states he is going to his bank for a loan, and then he never returns or takes weeks or months to complete the financing or just gives up. You can solve all that with a referral to a financier you know and trust that can give you daily briefings, tell you if the completion is trying to get in on the sale, and then quickly bring you a big check!

#3 COMMISSION

Earning a commission is what we are all here for. Your commission might be built into your salary, but we all must produce and sell things to stay in business and employed so don't let down your guard and loose control of the sale and risk your commission!

4 WAYS SALES PERSONNEL SHOULD BE USING LEASING AND FINANCING TO HELP THEIR PROSPECTS AND CUSTOMERS

#1 VERBALLY

On phone (land line or cell) and in person when speaking with your prospect and influencer, during a demo, trade show, radio ads, giving a public address, or social gathering, having your prospect speak with your leasing agent, and many more!

#2 ELECTRONICALLY

When contacting your prospect and influencer and leaving a voice mail, video on You Tube, sending a personal or broadcast email, text messages, electronic invoices, sending your prospects leasing co. contact information, electronic quotes, electronic credit applications, and many more!

#3 ON PAPER

On every advertising piece of paper including newspaper, your business card, envelopes, letter correspondence, quotations, proposals, contracts, invoices, leasing co. literature including business cards, leasing co. quote, application form, follow up letters, and more!

#4 MENTALLY

You are familiar with training your customers to “think of you” so work to train them to “think of your great low cost payment terms” at the same time!

5 WAYS TO EARN INCREMENTAL SALES AND INCOME BY OFFERING LEASING DURING EVERY OPPORTUNITY

Definition: “Incremental revenue”; The increase in revenue from the previous revenue to the new higher revenue.

#1 SELL STALLED OUT “CASH” PROSPECTS

Selling payments during the entire prospecting and sales cycle rather than “a cash payment in full” is a key element to help you close the sale! A “cash buyer” who will only buy if he pays cash and doesn’t want to part with his cash now does you no good at all, offer leasing!!

#2 CONTROL AND FUND SALES DELAYED OR STALLED AT YOUR CUSTOMER’S OWN BANK

When you refer the customer to your favorite lender, you gain a direct information pipeline to all of the unusual things that could threaten your sale by keeping in touch with your financier. Letting the customer go to his own bank and letting the financing stall out due to many potential delays is no way to sell and win.

#3 LOW COST MIND RIGHT FROM THE BEGINNING THAT LEAD TO MORE DEMOS (& SALES)

Selling payments will get you more demos and more sales, it is a proven fact! Major successful companies that sell cars, homes, computers, jewelry, almost anything that advertise payments rather than cash price generate buzz, calls and demos!

#4 YOUR HARD WORKING LEASING AGENT SHOULD BE YOUR ALLY

You are in business to earn a commission in some form or another, maybe it is included in your salary but the key reason you do what you do is to earn money on the sale of your goods and services and controlling the financing is the #1 best way to do that. Your leasing agent is an information pipeline to how the financing is proceeding and if any of your competitors have been asking your customer and your leasing agent if they can try to take the sale away!

#5 LEASING COMPANYS THAT OFFER MULTIPLE LENDERS

A leasing company that has your best interests at heart has many lenders to select from! Your customer is provided with competitive bids and there are many lenders to try if the financing is turned down by one, two, three, or more of your leasing agent’s lenders

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10 OF THE BEST REASONS TO OFFER OUR LEASING PROGRAMS



1. **INCREASING YOUR SALES** by employing one or more of our over 33 different vendor programs!
2. **SAVE TIME** since we do almost all the work for you including getting the application & signing
3. **SIMPLE & EASY PROCESS** because we take care of all the complexities of financial options
4. **GREAT RATES AND PROGRAMS** available to sell payment rather than full cash price
5. **HIGH APPROVAL RATIO** due to having many lenders and 22 years of experience
6. **PROFESSIONAL IMAGE** for your referrals to help you look good and complete your sale
7. **EXCELLENT SERVICE** fast approvals and fundings with your one point of contact
8. **COMMUNICATION IS EASY** with fast and convenient email, cell service & paging
9. **AUTOMATED FROM A-Z** since 1987 we have used state-of-the-art automation in all departments
10. **ON-GOING TRAINING** to show your sales representatives how to use leasing to increase sales

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Financing Maintenance & Service Contracts


Thank you for the opportunity to present details about an innovative program Investment Leasing Company has developed to finance maintenance programs for our customers and vendors.





THE CHALLENGE: Including the cost of a multi-year maintenance agreement in an equipment lease or loan agreement has always been a challenge to lenders since customers are expected to make all of their payments without regard to the equipment or vendor's performance of their responsibilities.


Normally including one year of warranty or maintenance financing in a lease or loan agreement has been considered a reasonable time frame by most lenders but that has not suited the needs of vendors and their customers who want to be offered maintenance financing for multiple years.


THE SOLUTION: We have developed a unique 1-7+ year maintenance financing program that works!


 Your customer makes regular monthly lease payments that include software, hardware, and maintenance for up to 7 years and beyond. We pay you for the software & hardware right after delivery, and for the maintenance annually.

 We pay you for the next year's maintenance charge at the end of each year. For example, after the first year of warranty coverage expires, we pay you on month 13 for maintenance coverage for months 13-24 and so on.

 You can offer your customers the option of paying small monthly payments for their maintenance agreement rather than their having to pay a lump sum in cash at the start of each new year.

 You can retain, reduce, or eliminate the 40% discount currently offered to customers who pre-pay for maintenance for multiple years depending on market conditions and your sales strategy.

 You can eliminate the risks to your company associated with not disclosing the maintenance costs correctly on your invoices and simultaneously insuring a ready supply capital from leasing company's lenders.

 Your customers can extend the monthly payment program beyond the expiration date of the lease financing for further convenience.

Please give me a call today for further details or better yet, begin to promote this program now to your prospects!

Thank you,

Bruce Forinash

Bruce Forinash

Manager,

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VENDOR PROGRAMS- 3 MAIN TYPES DESIGNED TO HELP YOU SELL MORE!

Thank you for the opportunity to present our newest equipment leasing programs! Each program has its own unique advantages to your firm and is available to you depending on the leasing volume you project. Each program includes our “Investment Leasing Quotation Software” for you to include with every quote you give, in addition to our “Investment Leasing Continuing Education Courses” to help your sales representatives learn more and more about how leasing increases sales and profits for your sales persons and your Company

<input checked="" type="checkbox"/> PROGRAM #1	<u>REFER-A-LEASE PROGRAM</u> You just call us with the company name, contact, and phone number on your pending sale and we will do everything else! We will immediately call your contact and (1) answer leasing and pricing questions, (2) get the credit information, (3) have the lease agreement signed, and of course, <u>Fed-X your check to you!</u>
<input checked="" type="checkbox"/> PROGRAM #2	<u>SHARE-A-LEASE PROGRAM</u> You fill out the credit application as part of the selling process and fax it in to our credit department and we will do everything else just as with the <u>“Refer-A-Lease Program”</u> .
<input checked="" type="checkbox"/> PROGRAM #3	<u>PRIVATE LABEL LEASE PROGRAM</u> This program works just like the <u>“share-Lease Program”</u> with the following additional features; (1) Your Company name appears as the leasing company name to give your firm the maximum identity and control of your customer. (2) You have your sales representative(s) present the lease agreement to the customer for signature to speed and control the process. (3) Your firm receives special <u>“VIP”</u> status in exchange for giving us a <u>“first right of refusal”</u> on all credit applications you have.

Please telephone me regarding these programs so that I can show you how leasing can help increase your sales!

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VENDOR'S SALES REPRESENTATIVE TRAINING SUBJECTS (PARTIAL LIST)

YOUR CUSTOMER'S CHALLENGE TO OVERCOME:

COURSE SUBJECT TITLE

THAT HELPS SOLVE THESE PROBLEMS:

THE PROSPECT STATES "THE EQUIPMENT AND OR LEASE COSTS TOO MUCH"

OUR COURSE TITLED "WHAT IF LEASING COST NO MORE OR EVEN LESS THAN PAYING CASH?"

CUSTOMER HAS A NEW BUSINESS OR JUST PURCHASED

NEW BUSINESS HANDLING COURSE

CUSTOMER HAS BLEMISHED PERSONAL OR CORP. CREDIT

BLEMISHED CREDIT SOLUTIONS COURSE

CUSTOMER HAS A LOW QUOTE FROM YOUR COMPETITION

MATCH AND BEAT "ANY" RATE SOLUTIONS COURSE

YOUR PROSPECTS SAYING "NO" TO YOUR CASH QUOTE

USE LEASING TO QUOTE SMALL MONTHLY PAYMENTS

BAD EXPERIENCE WITH A LEASING CO. MAKING PROSPECT MAD

OUR COURSE ON OUR 40-POINT FULL DISCLOSURE CHECKLIST

LET'S PUT OFF THE SALE, I DON'T SEE THE RETURN ON THE MONEY

OUR COURSE ON HOW TO USE OUR SHORT OR LONG SPECIAL "RETURN ON INVESTMENT" SOFTWARE

CASH FLOW IS NOT GOOD ENOUGH

OUR COURSE ON HOW CASH FLOW IS IMPROVED WITH A LEASE

WHAT TAX BENEFITS/

OUR COURSE ON USING THE DRAMATICALLY INCREASED IRS SECTION 179 TO SELL LEASING

THE CUSTOMER HAD A HASSLE WITH A LENDER BEFORE

OUR COURSE ON ALL THE THINGS WE DO TO MAKE IT EASY

SOME LENDERS GIVE POOR SERVICE, YOU CAN'T REACH THEM

OUR COURSE ON HOW TO ALWAYS REACH AN AGENT AND SOLVE CHALLENGES YOURSELF

MY CUSTOMERS DON'T KNOW ABOUT LEASING

OUR COURSE ON HOW TO PROMOTE LEASING ON EVERY QUOTE, LITERATURE, AND ON YOUR WEB SITE

ECONOMY IS SLOWING, I WANT TO HOLD OFF ON THE PURCHASE

OUR COURSE ON HOW TO OVERCOME ALMOST ANY OBJECTION SIMPLY

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