





Leasing & Financing Pharmacy Equipment, software, installation, maintenance & more







Serving Pharmacists since 1986



Yes, monthly payments are available, so always sell payments, not just total cost!

You need to constantly sell monthly payments during conversations, and by enclosing a payment option quote with all of your equipment quotes, all of the most successful sales reps do it! Include all of your equipment, software, installation costs, annual maintenance fees and other costs.

Low Rates, Many Options, Simple Steps

Investment Leasing Company ("ILC") has served thousands of pharmacists and other customers and understands their unique needs! You will work with just one ILC representative, Bruce 30+ Forinash, vear equipment а and financing expert 20 +year employee of ILC who will guide your prospects and customers ever step of the way!

Step 1: Use our web ap "Quick Quote", 24/7 from anywhere!

Create a book mark on your phone or computer to access our web ap at <u>www.InvestmentLeasing.com</u>





Step 2: Use "Quick Quote" to give exact monthly payment quotes to your prospects from your phone, then email the quote to him instantly!

Quick Quote is available instantly from anyone's phone or computer since it is web based, it is also always up to date! You can enter "what if" dollar amounts from anywhere and tell your prospect exact figures, then email it!

Step 3: "Quick Quote" is so simple and yet so powerful. Included on every quote are many payment options, tax savings, cash flow, and links to other key items!

You will be amazed at how "Quick Quote" helps you sell. Included with every quote is information that is critically important to talk about to and that your competitor is probably unaware of!

Begin using "Quick Quote this minute or call me

Bruce Forinash 800-400-5060 x101 or cell; 858-735-5271



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

About Investment Leasing Company

Who we serve:

What services we provide: What we finance & lease: Geographic area we serve: Types of products offered:

Terms:

Industry Specialties:

Dollar ranges:

Preferred credit profile:

How our prices compare: Very special unique service: Companies of any size and individual professionals Leasing and financing financial services Business and professional equipment, software, and commercial vehicles, new & used Continental United States \$1 buyout finance leases & loans, 10% purchase option leases, and FMV leases 2-7 year payment terms Pharmacy, dental, medical, hospital, high tech, broadcasting, colleges, and industry \$5,000 - \$1,000,000 (most of our customer's capital purchases are from \$30k - \$250k) Very good to excellent credit Our 12-lender quotation includes a range of rates and terms from banks and other lead

Our 12-lender quotation includes a range of rates and terms from banks and other lenders 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)

PHONE / FAX:	MAILING ADDRESS:	FEDEX / COURIER ADDRESS:	CORPORATE ADDRESS:
800-400-5060 PH	P.O. Box 500110	11835 CARMEL MT. RD.	11440 W. BERNARDO CT.
858-451-0400 PH	SAN DIEGO, CA	SUITE # 1304-351	SUITE # 300
858-451-0033 FAX	92150	SAN DIEGO, CA 92128	SAN DIEGO, CA 92127
Web: www.investmentleasin	g.com Calif.Real Estat	e Broker License #00528469 Calif. Finance	e Lender/Broker License #603H958



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

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, vi Software - 100% software program Vehicles - Commercial use such as am	rtually any type, especially essential uso bulance, tractors, lab vehicles	e & money making				
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						

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8 REASONS TO FINANCE EQUIPMENT

I. FINANCE 100%

Arrange 100% financing of your equipment, software and services with 0% down payment

II. KEEP UP-TO-DATE

Keep up-to-date with technology by acquiring more and better equipment than you could without financing.

III. ACCELERATE ROI

Rather than paying one lump sum for your equipment, make smaller payments while the equipment generates revenue

IV. BENEFIT FROM BUNDLING

Bundle the equipment, installation, maintenance and more into a single, easy-to-manage solution

V. <u>SAVE CASH</u>

Save your limited cash for other areas of your business, such as expansion, improvements, marketing or R&D

VI. <u>OUTSORUCE ASSET MANAGEMENT</u> Let your equipment financing company manage your equipment from delivery to disposal

VII. CUSTOMIZE YOUR TERMS

Set customized payments to match your cash flow and even seasonal income fluctutations

VIII. HEDGE AGAINST INFLATION

Lock in rates when you sign your lease/purchase financing to avoid inflation in the future

Please call or email me for further information or a quotation

Bruce D. Forinash

Bruce D. Forinash Manager 800-400-5060 ext. 101 (Office) 858-735-5271 (Cell) brucef@investmentleasing.com

Leases and loans will be arranged or made pursuant to California Department of Business Oversight Finance Lender Law License #603H958

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Web: www.investmentleasing.	com Calif. Real	Estate Broker License #00528469	Calif. Finance Lender/Broker License #603H958

Bank Authorized Equipment Leasing and Financing Agents



Since 1986

Healthcare
 High Technology
 Broadcasting
 Colleges

Industry

Municipal / Govt.

15 OF THE BEST REASONS FOR A CUSTOMER TO USE INVESTMENT LEASING COMPANY



- 1. <u>LOW RATES</u>: Our multi-lender quotations include rates from 12+ low cost banks & other lenders
- 2. <u>SAVE YOU TIME</u>: We shop for the best rates for you and disclose a range of rates up front
- 3. EXCELLENT SERVICE: Fast approvals and fundings
- 4. **<u>PRE-APPROVALS</u>**: So that you can shop for your new items with confidence
- 5. <u>**RELIABILITY & REFERENCES**</u>: Highly regulated banks & large vendor dealers have come to trust us
- EXPERIENCE & LONGEVITY: 22 years in business under the same ownership
- 7. **<u>SIMPLE & EASY PROCESS</u>**: We take care of all the complexities for you
- 8. <u>CONVENIENCE</u>: You can phone, fax, or email in the brief details we need to approve your co.
- 9. **FLEXIBLE PROGRAMS:** Payments up to 72 months, step up payment schedules, residual choices
- 10. <u>HIGH APPROVAL RATIO</u>: Due to having many lenders and 22 years of experience
- 11. <u>AUTOMATED FROM A-Z</u>: State-of-the-art systems since 1987 adds to your positive experience
- 12. <u>COMMUNICATION IS EASY</u>: Fast, and convenient with one main contact person to work with
- 13. <u>A RELATIONSHIP</u>: Repeat business is our goal, some customers have 5, 10, 15, even 45+ leases!
- 14. **FULL DISCLOSURE:** We originated the first leasing industry 42-point disclosure checklist
- 15. **PROFESSION & INDUSTRY SPECIALIZATION:** Our knowledgeable staff helps you in every step!

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TOOL #7

<u>COMPARING</u> <u>FINANCING & LEASING TYPES:</u> <u>\$1, 10%, & FMV</u> <u>LEASES & A LOAN</u> <u>CALCULATOR</u> <u>OPEN TOOL #7</u>



<u>TAX SAVINGS:</u> IRS SECTION 179 DEPRECIATION WRITE OFF CALCULATOR OPEN TOOL #8

TOOL #9



ADVANTAGES WITH INVESTMENT LEASING CO. CALCULATOR OPEN TOOL #9

TOOL #10



EQUIPMENT LEASING FULL DISCLOSURE CHECKLIST / SAVINGS CALCULATOR OPEN TOOL #10



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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.



<u>THE CHALLENGE</u>: 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, Phone ext. 101 <u>brucef@investmentleasing.com</u>

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****Please fax or scan and email completed application to: Bruce Forinash, Investment Leasing Co. brucef@investmentleasing.com fax: 858-451-0033

Name & phone number for office contents insurance:

For questions please call: 800-400-5060 x101 (Available from Quick Quote)

BUSINESS

EQUIPMENT	FINANCE	APPLICA	TION
		/	

CUSTOMER (EXACT LEGAL NAME)			DB	DBA							
PRIMARY BUSINESS STREET ADDRESS (NO P.O. BOXES)					CITY	Y STATE ZIP				FEDERAL TAX ID NO. / EIN (REQUIRED)	
PHONE NO.	CELL NO.			FAX NO. EMAIL				EMAIL			
BUSINESS DESCRIPTION (DETAIL BUSINESS ACTIVITIES-V	WHAT DOES YOUR COMPANY DO?	')	YEARS IN BUS	SINESS	YEARS UN	IDER CURREN	IT OWNEI	RSHIP	PREVIOUS	S YEAR GROSS AN	INUAL SALES (REQUIRED)
CORP SUB S PARTNERS]LLC [] GOV	T/MUNI	TAX EXEM	IPT NO. <mark>(</mark>	ATTACH (CERTIFICATE)	
EQUIPMENT LOCATION STREET ADDRESS (NO P.O. BOXES	5)	CITY				COUNTY				STATE	ZIP
BILLING ADDRESS (IF DIFFERENT THAN ABOVE)			CIT	ΓY						STATE	ZIP
						Partnershi	p) with	an equ	ity interes	t of 25% or m	ore and each guarantor
as well as any one individual with a significant a OWNER / PARTNER / MEMBER / GUARANTOR	ibility to manage or control t	TITLE	se addendum	n if need		SECURITY NO				% OWNED	DATE OF BIRTH
HOME STREET ADDRESS		CITY				STA	TE	ZIP		HOME PHONE	NO.
OWNER / PARTNER / MEMBER / GUARANTOR		TITLE			SOCIALS	SECURITY NO.				% OWNED	DATE OF BIRTH
HOME STREET ADDRESS		CITY				STA	TE	ZIP		HOME PHONE	NO.
BANK AND SECURED LOAN OR	LEASE REFERENCE	ES Use adde	endum if nee	eded for	additional ref	erences.				L	
BANK / FINANCE COMPANY	CONTACT		F				ACCOUNT	NT NO.			
BANK / FINANCE COMPANY	CONTACT		F	PHONE NO. ACCC			ACCOUNT	UNT NO.			
VENDOR INFORMATION									1		
DEALER / DISTRIBUTOR NAME					CONTACT					TELEPHONE N	10.
EQUIPMENT DESCRIPTION / TE	ERMS OF SALE If ava	iilable, provid	de Sales Ord	ler with e	equipment list	t and pricin	g detail	s as ado	dendum.		
EQUIPMENT DESCRIPTION		IEW U		AR IF USEI	D TERM	_			5 🗌 FN	и 🗌 от	HER
ECOA NOTICE: DISCLOSURE OF RIGHT TO REQUEST written statement of the specific reasons for denial. you are notified of our decision. We will send you a creditors from discriminating against credit applicant part of the applicant's income derives from any publ compliance with this law concerning the creditor is th	To obtain the statement, please written statement of reasons s on the basis of race, color, re lic assistance program; or becau	contact Credit for the denial ligion, nationa use the applica	it Manager, within 30 day al origin, sex, i ant has in goo	ys of rece marital st od faith e	eiving your requatus, age (prov xercised any ri	uest for the vided the ap ght under th	stateme plicant h ne Consu	nt. Not as the c mer Cre	ice: The fe apacity to e dit Protect	deral Equal Cre enter into a bin ion Act. The feo	within 60 days from the date dit Opportunity Act prohibits
REPORTING AND NEGATIVE INFORMATION. We made credit report.	ay report information about yo	ur account to	credit reporti	ing ageno	ies. Late paym	ents, missed	d paymei	nts, or o	ther defau	lts on your acco	ount may be reflected in your
family, or household purposes and the applicant agree and its affiliates, and third parties acting for or on b accounts and to obtain credit reports and other cred this application or any credit provided to you by us	REPRESENTATIONS, AUTHORIZATIONS, AND AGREEMENTS. This application is for the commercial or governmental lease of goods and not for any financing for personal property to be used primarily for personal, family, or household purposes and the applicant agrees that consumer credit laws shall not apply. The applicant and each owner signing this application, and each guarantor (collectively, "you" or "your") authorize bank and its affiliates, and third parties acting for or on behalf of bank, and any assignees or transferees of any credit extended to you by bank (collectively, "we" or "us"), to check credit information, from any credit reporting agency or credit grantor. You authorize us to hold, use, exchange and disclose information obtained by us in connection with this application or or or usedit provided to you by us and the administration of our contracts with you and as otherwise required or permitted by law, including without limitation any of the foregoing regarding this application or your credit experience, capacity or standing, and any credit reports, financial statements and organizational documents.										
TCPA NOTICE: You agree that Bank, Bank affiliates, agents and service providers may monitor and record telephone calls regarding your account to assure the quality of service or for other reasons. You also expressly consent to Bank, Bank affiliates, agents and service providers to use written, electronic or verbal means to contact you. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, e-mails and/or automatic telephone dialing systems. You agree Bank, Bank affiliates, agents may do so using any e-mail address or any telephone number you provide to us at any time, including a number for a cellular phone or other wireless device, regardless of whether charges are incurred as a result.											
INDIVIDUAL AUTHORIZATION: By signing below, the review his/her personal consumer report from any re provide you with the name and address of the person	e undersigned individual who is eporting agency in connection n to whom the request for any	either a princ with this applic consumer repo	cipal of the cr ication, wheth ort was made	redit appl her or not e. You are	icant or a perse t his or her cree entitled to rec	onal guarant dit is being r ceive certain	tor of its elied up informa	obligati on in co tion froi	ions, provic nnection w m that repo	les bank writte ith this applicat prting agency u	n authorization to obtain and ion. If you request, bank will oon request.
By signing this application, the undersigne this application is true, correct and compl							n and tl	nat the	e informa	ition provide	ed in connection with
Х											
APPLICANT/AUTHORIZED REPRESENTATIVE	E/GUARANTOR SIGNATUR	RE	TI	ITLE						DATE	
X APPLICANT/AUTHORIZED REPRESENTATIVE	X APPLICANT/AUTHORIZED REPRESENTATIVE/GUARANTOR SIGNATURE TITLE DATE DATE										

****Please also send page 1 for the 3 most recent Co. bank statements, this

will enable us to have a 3-month average balance without calling the bank.