

Innovative financing for healthcare practitioners

Bank of America
Merrill Lynch 



As a healthcare practitioner, you're personally invested in the success of your business—and the long-term cost of financing it. A commitment that began with your education and training continues today as you seek to establish, manage and grow your healthcare practice.

Through your Merrill Lynch Financial Advisor, you have direct access to one of the industry's leading lending programs designed exclusively for healthcare practitioners. Serving the commercial banking needs of physicians, dentists and veterinarians nationwide, Bank of America Practice Solutions offers innovative and flexible financing solutions—including extended and graduated payment plans, combination loans and more—to help maximize, streamline and safeguard your cash flow for long-term business success.

A national leader in healthcare lending

Bank of America Merrill Lynch has served as a leading provider of innovative lending programs and strategic advisory services to healthcare practitioners for more than 15 years. With annual funded loan amounts exceeding \$1 billion,¹ we have the financial strength, specialized resources and industry expertise you seek. And we make it easier and more efficient for you to finance your everyday operations and key business initiatives—from startups and acquisitions to expansions and relocations.

Bank of America Practice Solutions is committed to leveraging the enterprise-wide capabilities of Bank of America Merrill Lynch to address your end-to-end commercial banking needs. As a result, Practice Solutions has earned:

- High client satisfaction rates—with 95 out of 100 clients stating they would refer their peers to Bank of America Practice Solutions²
- More endorsements from national, state, and university medical and dental organizations than any other financial institution³

Tailored financing and guidance for all your business needs[†]

Practice Solutions provides complementary guidance and project management services grounded in a keen understanding of the healthcare industry. Taking a collaborative approach, our goal is to equip you with the transaction knowledge, resources and financing you need to run a successful—and profitable—business.

Practice sales and acquisitions financing—Customized loan amounts with up to 100% financing plus working capital, featuring flexible terms ranging from 12-month interest-only loans and extended repayment terms to principal reduction and early payoff options, as well as real estate and working capital combination loans.

Practice start-up financing—Comprehensive financing with attractive terms, including graduated payment options, to help maximize early access to working capital while funding renovations, construction and other tenant improvements.

Office improvement and expansion financing—Flexible financing for remodeling, relocating or expanding a practice; up to 20-year terms available to maximize cash flow, plus the option for no-payment draw periods.

¹Funded loan volume totaled \$1.4 billion in 2011

²Based on a 2010 customer survey

³Including 42 state dental associations, the AVMA, and numerous other local and regional organizations; as of 6.01.2012

Equipment financing—Featuring expedited loan approvals and funding for time-sensitive equipment purchases, as well as suggestions for tax-efficient structures, leasing versus buying, and other longer-term financing options.†

Debt consolidation—Solutions for leveraging built-in equity to upgrade or expand a practice, consolidate debt, shorten or lengthen repayment periods, and improve cash flow.

Commercial real estate financing—Complete suite of real estate loan products, including first mortgages, low or zero down payment loans, refinancing and more.

Project expertise and support from financial specialists

Local practices, hospitals and clinics each have unique business and cash flow needs. Working with Practice Solutions, you receive customized solutions developed by experienced relationship account officers who are specialists in healthcare lending, working in close collaboration with underwriters, project managers and vendors nationwide. Whether you are financing purchases, expansions, improvements or other important objectives, your team of specialists will work closely with you, providing critical advice and execution at every step.

As part of our commitment to helping you improve and strengthen your bottom line, Practice Solutions also offers a suite of support services for first-time and growing practitioners.†

Practice Heartbeat® program—Innovative, Web-based tool that allows new practice owners to diagnose their practice management needs—including patient marketing, return on investment, patient retention, case acceptances and more—and then track business results against established benchmarks.

Demographic site analysis—Detailed, fact-based analysis of patient demographics and lifestyle preferences to help new and established practitioners select the most profitable locations for their practices.

Comprehensive capabilities. Personalized solutions.

Bank of America Merrill Lynch is committed to helping you address your personal and professional financial needs with a broad array of competitive capabilities. Ask your Merrill Lynch Financial Advisor how you might benefit from an introduction to Bank of America Practice Solutions.

†All programs & loan amounts subject to credit approval. Depreciation allowances under Section 179 and other provisions of the Internal Revenue Code are available regardless of whether a loan is obtained from Bank of America. Consult with tax advisor for actual tax benefits. Bank of America makes no express or implied warranties with respect to any aspect of the Practice Heartbeat® program, nor does it guaranty any success or promise any results, and disclaims same to the extent allowed by law. Bank of America engages Scott McDonald & Associates, a firm specializing in demographic research to assist on practice location, which firm's fees are passed on to the customers. Bank of America is a registered trademark of Bank of America Corporation.

“Bank of America Merrill Lynch” is the marketing name for the global banking and global markets businesses of Bank of America Corporation. Lending, derivatives, and other commercial banking activities are performed globally by banking affiliates of Bank of America Corporation, including Bank of America, N.A., member FDIC. Securities, strategic advisory, and other investment banking activities are performed globally by investment banking affiliates of Bank of America Corporation (“Investment Banking Affiliates”), including, in the United States, Merrill Lynch, Pierce, Fenner & Smith Incorporated and Merrill Lynch Professional Clearing Corp., both of which are registered broker-dealers and members of FINRA and SIPC, and, in other jurisdictions, by locally registered entities. Investment products offered by Investment Banking Affiliates: **Are Not FDIC Insured • May Lose Value • Are Not Bank Guaranteed.**
©2012 Bank of America Corporation