

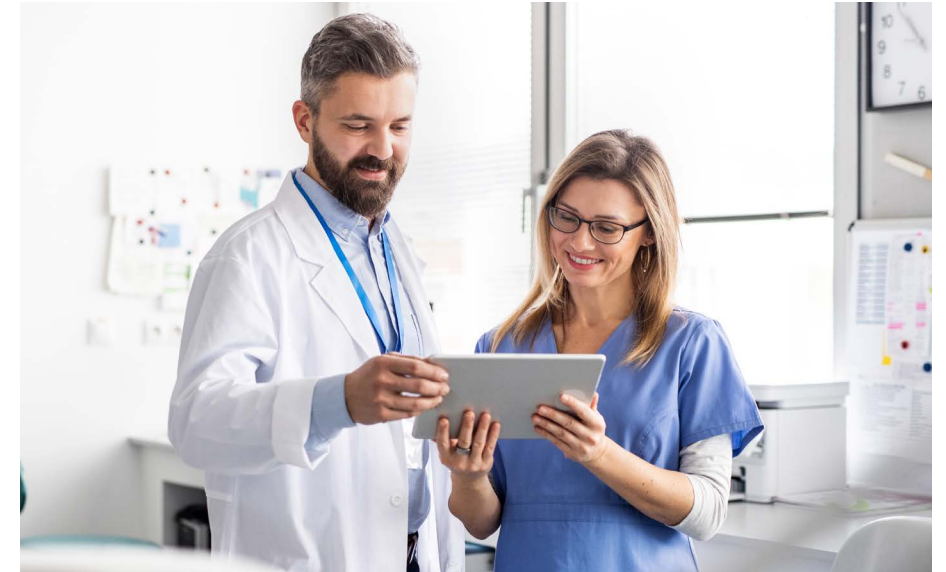


# 2022 Portfolio of Products & Services

# Henry Schein Financial Services can provide **your practice with the right financial tools** you need for growth, efficiency, and success

Henry Schein Financial Services (HSFS) offers a range of solutions that will better position your business to discover valuable ways to **accelerate growth and save money**. Our portfolio of **specialized services** can be tailored to your unique practice needs.

**Our experts will work with you to provide strategies that will help you achieve your business goals and create avenues for continued financial success.**



Contact Henry Schein Financial Services  
Email [\*\*HSFS@henryschein.com\*\*](mailto:HSFS@henryschein.com) for more information.

Contact Us >>

# Upgrade your practice and the care you provide

## Equipment & Technology Financing, and Leasing<sup>1</sup>

Equipment and technology are at the cornerstone of a successful medical practice. If your systems are not current or connected, you may be **missing key opportunities to enhance efficiency, provide better care to patients, and for even greater practice success.**

Henry Schein Financial Services can help you purchase the equipment and technology your practice needs, **while making it affordable with our flexible financing.**



Contact Henry Schein Financial Services

Email [HSFS@henryschein.com](mailto:HSFS@henryschein.com) for more information.

[LEARN MORE >>](#)

[Contact Us >>](#)

2

# Upgrade your practice and the care you provide

## Equipment & Technology Financing, and Leasing<sup>1</sup>

Financing with HSFS features:

- **Up to 100% financing<sup>1</sup>**
- **Affordable payments**
- **Customized repayment programs**
- **Terms from 1–7 years**
- **Fast approvals**



Contact Henry Schein Financial Services

Email [\*\*HSFS@henryschein.com\*\*](mailto:HSFS@henryschein.com) for more information.

[LEARN MORE >>](#)

[Contact Us >>](#)

# Start, acquire, or expand **your medical office**

## Practice & Project Financing<sup>1</sup>

Whether you are **acquiring a practice, starting one from scratch, or upgrading an existing location**, we can get you the resources you need to achieve your practice and business goals.

Get the capital and resources you need to **bring your vision to life** and achieve practice success. We offer loans and financing options for equipment improvements, working capital, real estate, debt refinancing, and consolidation.



Contact Henry Schein Financial Services

Email [\*\*HSFS@henryschein.com\*\*](mailto:HSFS@henryschein.com) for more information.

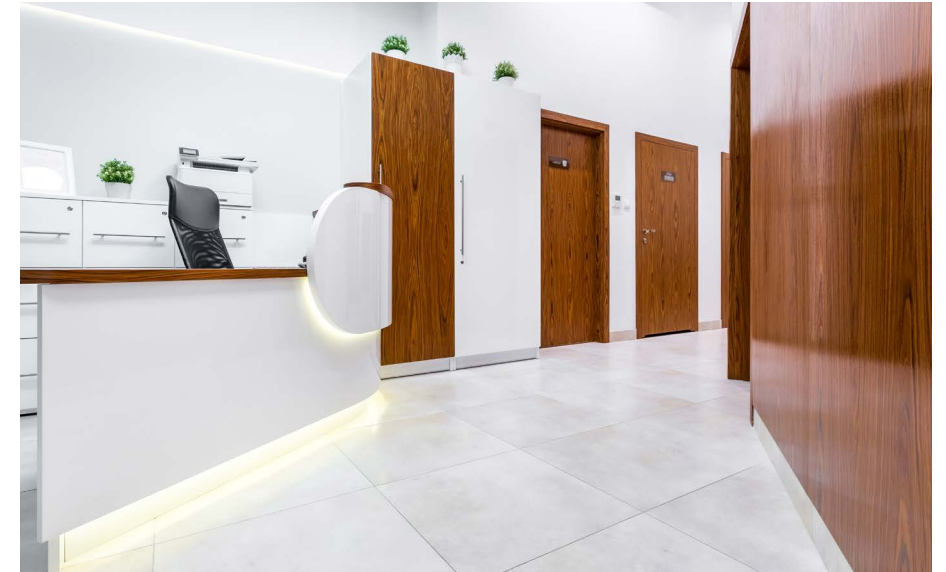
[\*\*LEARN MORE >>\*\*](#)

[\*\*Contact Us >>\*\*](#)

# Start, acquire, or expand **your medical office**

## Practice & Project Financing<sup>1</sup>

- Up to 100% financing plus additional working capital built into the loan
- Fixed terms up to 15 years
- Low competitive interest rates
- Customized flexible repayment program
- Assistance on project loans, making payments, and tracking budget during the construction process



Contact Henry Schein Financial Services

Email [\*\*HSFS@henryschein.com\*\*](mailto:HSFS@henryschein.com) for more information.

[\*\*LEARN MORE >>\*\*](#)

[\*\*Contact Us >>\*\*](#)



# Do you **own** your practices' **real estate**?

## Commercial Real Estate Loans

Starting your own medical practice or opening a satellite office can be **one of the most pivotal moments** in any medical professional's career. The decision, if you should own the commercial real estate for your office, can be part of that critical decision.

Henry Schein Financial Services offers competitive commercial **real estate loan programs specifically for doctors and medical professionals**, and offers up to 100% financing, conventional and SBA products available, loan requests up to \$5 million, and flexible fixed terms.



Contact Henry Schein Financial Services

Email [\*\*HSFS@henryschein.com\*\*](mailto:HSFS@henryschein.com) for more information.

[\*\*LEARN MORE >>\*\*](#)

[\*\*Contact Us >>\*\*](#)

# Refinance your practice debt and **improve your cash flow**

## Debt Refinancing & Consolidation<sup>1</sup>

Refinancing debt can help you **save thousands of dollars throughout a loan's lifetime, lower your monthly payment, and open up cash flow for other practice needs.** Consolidating business debt with a lower-interest business loan can combine **multiple debts into a single monthly payment, and shorten your repayment period.**



Contact Henry Schein Financial Services

Email [\*\*HSFS@henryschein.com\*\*](mailto:HSFS@henryschein.com) for more information.

[\*\*LEARN MORE >>\*\*](#)

[\*\*Contact Us >>\*\*](#)



## A loan that can be used **for any business expense**

### Working Capital Loans<sup>1</sup>

Find the right working capital loan for your practice, and use the funds to **invest in your future or to meet your short-term obligations.**

Henry Schein Financial Services can deliver a customized financing solution in **as little as three days** without the hassles, waiting, and red-tape of a traditional lender. These working capital loans often require **no personal collateral, offer flexible use of funds, and do not appear on your personal credit report.**



Contact Henry Schein Financial Services

Email [\*\*HSFS@henryschein.com\*\*](mailto:HSFS@henryschein.com) for more information.

[\*\*LEARN MORE >>\*\*](#)

[\*\*Apply for a  
Working Capital Loan >>\*\*](#)

# Save money on your payment processing & simplify billing procedures

## Credit Card Processing<sup>2</sup>

Henry Schein Financial Services has partnered with Worldpay from FIS, the North American leader in EMV, to offer secure payment technology at competitive rates. With our **Complimentary Rate Analysis**, Henry Schein Financial Services can help you **save on your credit card processing expenses**. In addition to reducing your costs on in-person and online credit card processing, you can also simplify your billing procedures and improve practice efficiency.

**Plus, NOW when you sign up with Worldpay you may be eligible to receive a Complimentary Payment Device!<sup>2</sup>**



**worldpay**  
from FIS

Contact Henry Schein Financial Services

Email [HSFS@henryschein.com](mailto:HSFS@henryschein.com) for more information.

[LEARN MORE >>](#)

[Get Started >>](#)

At Henry Schein Financial Services, we understand the challenges doctors and medical professionals, like you, face when making business decisions and obtaining financial resources for your practice.

**We will partner with your practice to provide a customized strategy to help your practice grow, operate more efficiently, acquire the financial resources needed, and help you achieve practice and business goals.**



Contact Henry Schein Financial Services  
Email [HSFS@henryschein.com](mailto:HSFS@henryschein.com) for more information.

Contact Us >>

## Your Dedicated HSFS Representative

---



**Sarah Thibaudeau**

Henry Schein Financial Services Regional Manager

[Sarah.Thibaudeau@henryschein.com](mailto:Sarah.Thibaudeau@henryschein.com)

**801-712-8728**

**Kira Stelzer**

Sales Coordinator

[Kira.Stelzer@henryschein.com](mailto:Kira.Stelzer@henryschein.com)

**414-978-4508**



- 1. Rates and programs are subject to change without notice.** All transactions are subject to the satisfaction of underwriting guidelines, credit approval by third party lenders, and documentation requirements, and not all applicants will qualify. Certain other restrictions and additional terms and conditions may apply.
- 2.** To qualify for the promotion, merchant must sign an agreement with Worldpay for processing service and products, and must sign up by December 31, 2022 and activate by January 1, 2023. Promotion includes up to one (1) complimentary payment device (valued up to \$250 total), provided by Worldpay. Offer cannot be combined with any other special offers or agreements. Applicable to new merchants to Worldpay only. This promotion may be amended or discontinued without notice. Promotion items are only available while supplies last. Additional terms and limitations may apply.

©2022 Henry Schein, Inc. Neither Henry Schein, Inc. nor Henry Schein Financial Services provides financial advice. Please consult your financial advisor. Neither Henry Schein, Inc. nor Henry Schein Financial Services is a bank and neither represents itself as such, nor conducts banking activities. Henry Schein Financial Services may receive a marketing fee from the vendor for products/services purchased. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. All other trademarks, registered trademarks, and logos are the property of their respective owners.