

Innovative financing for health care practitioners

The financing services provided by Bank of America Practice Solutions Group can help you streamline operations while pursuing your most important initiatives — from new startups and acquisitions to expansions, relocations and sales.

- **New office startups** — get started with up to 100% project financing,* including design, construction, equipment and working capital.
- **Practice sales and purchases** — a team of specialists can provide the experience and industry knowledge you need for buying and selling.
- **Business debt consolidation**[†] — to improve your cash flow.
- **Office improvement and expansion** — remodel, refurbish, or expand.
- **Commercial real estate** — choose from a suite of comprehensive real estate loan options to buy, refinance* or relocate, with 51% owner occupancy required.
- **Equipment financing*** — choose from a variety of options and flexible terms tailored to meet your needs.



Product features:*

- Competitive terms on:
 - Practice sales and purchases
 - Office improvement and expansion
- Loans up to \$5 million
- Flexible repayment options

Learn more about our lending options for dentists, veterinarians and doctors.

Ask your advisor how you might benefit from an introduction to Bank of America Practice Solutions.

* All programs subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. Loans greater than \$250,000 may be eligible for a 20-year term.

[†] Bank of America Practice Solutions may prohibit use of an account to pay off or pay down another Bank of America account.

Bank of America is a trademark of Bank of America Corporation ("BoFA Corp."). Bank of America Practice Solutions is a division of Bank of America, N.A.

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 BoFA Corp.

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S") and other subsidiaries of BoFA Corp. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

"Bank of America Merrill Lynch" is the marketing name for the global banking and global markets businesses of BoFA Corp. Lending, derivatives, and other commercial banking activities are performed globally by banking affiliates of BoFA Corp., including Bank of America, N.A., Member FDIC. Securities, strategic advisory, and other investment banking activities are performed globally by investment banking affiliates of BoFA Corp. ("Investment Banking Affiliates"), including, in the United States, MLPF&S and Merrill Lynch Professional Clearing Corp., both of which are registered broker-dealers and Members of SIPC, and, in other jurisdictions, by locally registered entities. MLPF&S and Merrill Lynch Professional Clearing Corp. are registered as futures commission merchants with the CFTC and are Members of the NFA. **Investment products offered by Investment Banking Affiliates: Are Not FDIC Insured • May Lose Value • Are Not Bank Guaranteed.**

Bank of America, N.A. Member FDIC.

© 2015 Bank of America Corporation. All rights reserved. | AR8NVYLK | SHEET-07-15-0568.A | 07/2015

Life's better when we're connected[®]