

FINANCING can make equipment dreams **A REALITY**

Patterson Financial Services provides affordable monthly payments for capital equipment, dental supplies, computer hardware and software, leasehold improvements, practice acquisition, working capital and other related soft costs.



Patterson Financial Services

- Length of term ranges from 6 to 60 months
- Up to a 7-year term with 3D Cone Beam financing, level payments
- Document-free financing approvals up to \$200,000
- Up to \$400,000 financing available with additional documentation
- Approvals generally within one hour
- No early termination penalties
- All contracts calculated using daily simple interest method
- No points or origination fees
- Patterson Financial Services offers installment sale contracts with level, 3-month skip and graduated payment options
- Patterson Advantage® customers qualify for Advantage Dollars

Additional Programs Offered through Wells Fargo Practice Finance (formerly Matsco)*

Customized practice financing programs for the following:

- Practice start-up projects
- New equipment, office remodeling and relocation projects
- Commercial real estate purchases
- Practice equity and business refinance loans
- Practice acquisition and buy-in financing
- Up to 100% financing with competitive fixed rates
- Application-only financing up to \$300,000
- Complimentary business planning tools and resources
- Terms up to 10 years with deferred and graduated payment structures

*All practice financing is subject to credit approval. Wells Fargo Practice Finance is a division of Wells Fargo Bank, N.A.

For more information, please contact your local
Patterson representative or Patterson Financial
Services at 1-800-328-5536, ext. 1736.



Invest in new equipment today and **watch** your practice revenues and tax benefits **multiply!**

The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 can have a significant impact on your taxes. Take a look at the potential tax benefits of purchasing dental equipment this year.

Section 179

- Section 179 allowance is \$500,000 for tax year 2011
- Dental equipment qualifies for Section 179 election, which allows you to currently expense \$500,000 of capital assets
- This election to expense is in lieu of depreciating the asset over a five- or seven-year life
- The Provision includes off-the-shelf computer software
- The unused portion of the \$500,000 is lost opportunity to lower your taxes
- This benefit is phased out on a dollar-for-dollar basis for acquisitions of qualified equipment in excess of \$2,000,000

Special 100% Bonus Depreciation Provision

- 100% first-year depreciation deduction
- First-year depreciation deduction available on capital equipment purchases
- 100% provision can be used in conjunction with Section 179
- 100% bonus depreciation expires December 31, 2011
- Available on capital equipment placed into service after September 9, 2010 through December 31, 2011

2011 Tax Benefits Example	Example 1	Example 2
Original Equipment Purchase	\$75,000 ¹	\$600,000 ¹
Section 179 (\$500,000 maximum this year)	(\$75,000)	(\$500,000)
Adjusted Basis	\$0	\$100,000
Less 100% Bonus Depreciation	\$0	(\$100,000)
Adjusted Basis	\$0	\$0
Total First Year Deductions	\$75,000	\$600,000
Tax Rate	35%	35%
Potential Tax Savings²	\$26,250	\$210,000

¹Assumes all qualifying Section 19 property is less than \$2,000,000
²Assumes 35% tax bracket

Take advantage of your tax savings before December 31, 2011

Patterson can help you finance your new equipment purchases with a plan custom-tailored to your specific needs. Your name and Social Security number are all that is required to start the approval process. **Please contact your local Patterson representative or Patterson Financial Services at 1-800-328-5536, ext. 1736.**

The information above provides general guidance in applying tax credits and tax deductions. This should not be construed as providing financial advice, tax advice and/or rendering advice on tax return preparation. Consult your tax adviser to best assess your tax savings.