

Partners

CAPITAL GROUP

Partners Capital is one of the largest privately-held independent finance companies in the United States.

We specialize in equipment financing and serve a diverse range of industries and markets.



ABOUT PARTNERS CAPITAL GROUP

Partners Capital Group has been in business since 2005 and was originally established as a direct lender of loans and leases. We are staffed to handle all aspects of finance originations from credit review and underwriting, to approving, documentation and funding along with billing and collecting the payments through termination.

In 2007, we established a direct origination sales department, which targets vendors and suppliers of medical, manufacturing, material handling, telecom, IT, software, and other business essential equipment. We serve a specific and defined market and offer customized approaches to meet the unique needs of manufacturers and distributors. With an unsurpassed dedication to world-class customer service, our team of professionals have built long-term relationships with both vendors/dealers and repeat customers. We have financed over fifty (50) Fortune 500 companies and over 15,000 customers. Our management staff has over 260 years of combined experience.

Our custom tailored financing programs, are backed by aggressive rates and rapid funding to help you increase profits, improve cash flow and boost customer loyalty.



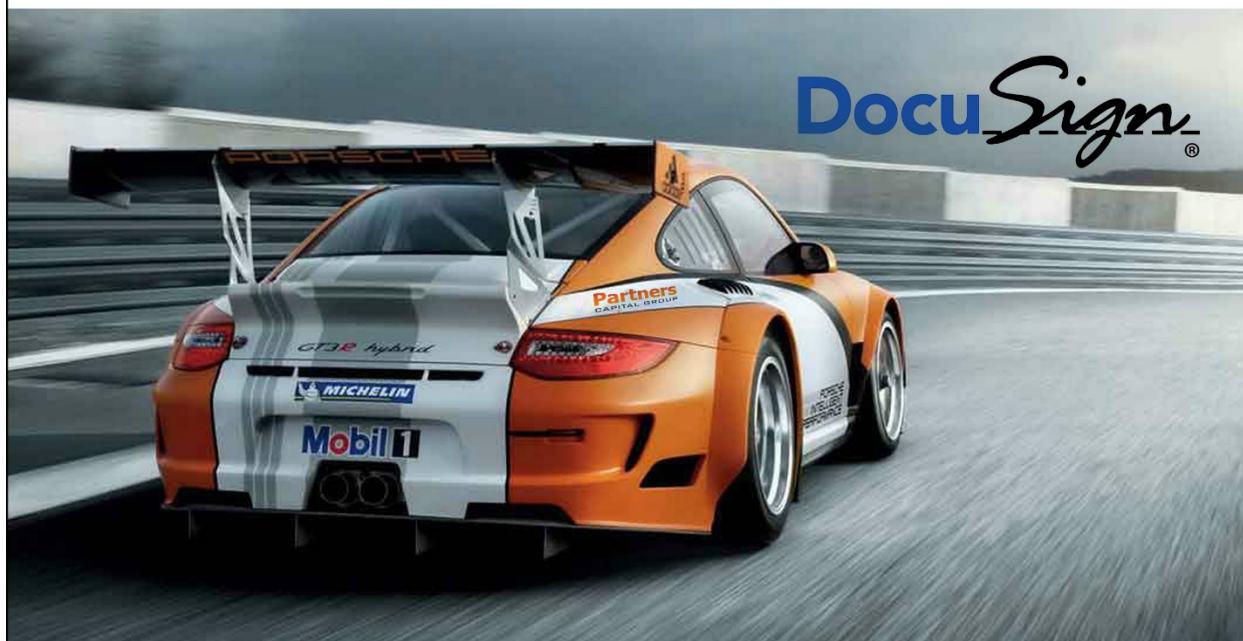
Partners Capital Group

Office 866-417-8326

Sales@PartnersCapitalGrp.com



INSTANT ELECTRONIC SIGNATURES AND SAME DAY FUNDING



866-417-8326
www.PartnersCapitalGrp.com

Partners
CAPITAL GROUP



Introduction

Partners Capital Group (Partners) works with a diverse group of manufactures, dealers and distributors to provide customary and alternative financing for their customers. As a **direct lender in all 50 States**, with locations throughout California, Utah, Washington, Florida, Ohio, South Carolina and Colorado, we are committed to offering a full-service, long-term relationship through responsive, efficient, and innovative services.

Products and Services

Finance Options

Partners can provide Capital Leases, Operating Leases, Rental Agreements, \$1 Buyout, PUT's, Purchase Options and Loans.

Products / Services Financed

Products covered can include equipment, software, installation, freight, repair along with design, consultation and training costs.

Process

A credit application and aquote are all that's needed to start the process. For transactions under \$500,000, Partners will attempt to make a credit decision within 8 business hours.

Transaction Sizes

We finance transactions in the \$2,000 to \$10,000,000 range.

Terms

Terms 1 month to 84 months with monthly and quarterly payments available.

Up to 6 months deferred.

Credit Requirements

Partners may require tax returns for transactions over \$500,000.

Purchase Orders

Partners will provide a Purchase Order upon receipt of an executed agreement.

Prefunding

Partners can prefund up to 100% of the total invoice amount upon receipt of an executed agreement.

Geographic Territory

Partners provides financing in all fifty states.

Partnering for your Success!

Sales Promotions for your Customers

Partners has many options available for your customer.

Partners

CAPITAL GROUP

www.partnerscapitalgrp.com



90 DAYS SAME AS CASH*

Benefits

CLOSE THE SALE TODAY, NOT NEXT QUARTER.

Get your customer sold and using your equipment now before your competition starts soliciting them.

Here is how it works

Customer executes our "Quick and Simple" finance agreement. Once the agreement is commenced, the deal is done and you are paid in full. Customer has up to 90 days to pay off the agreement. **No interest. No fees. No hassle.**

Partners Capital

- Direct lender since 2005
- Approvals in 3-4 hours
- 100% Prefunding
- A, B, C and D credits
- Start-Ups no problem



Partners Capital is one of the largest, privately-held independent finance companies in the United States specializing in equipment financing. We have offices throughout the U.S. and extensive experience in all business sectors. **Partners works with equipment dealers and vendors nationwide.** We develop customer-tailored financing programs backed by aggressive rates and rapid funding to help our customers maximize their profits and reduce their expenses. *Based on approved credit

Partners

CAPITAL GROUP

Direct Lender in all 50 States

866-417-8326
Fax: 866-698-7591

201 E Sandpointe Ave. Suite #500
Santa Ana, CA 92707

www.PartnersCapitalGrp.com



Finance Certificate

Payable To:

Up to Five-Hundred Dollars

\$500.00

Authorized by: _____ Expiration: _____

*This certificate may be used towards the first month's payment on any new **Partners Capital** equipment or software financing. Subject to credit approval. No cash value. For an immediate payment quote, please call **866-417-8326** or email **Sales@PartnersCapitalGrp.com**.*

Partners

CAPITAL GROUP

Increase your sales and **profits** by offering zero-percent financing. More than a third of all new cars sold in the United States are purchased with zero-percent financing. **Increase your sales**, maintain the integrity of your equipment and pricing while gaining market share.



FINANCING PROGRAM

EXAMPLE - COST OF EQUIPMENT \$65,750, 0% FINANCING

12 Months	\$5,479.17 per month	24 Months	\$2,739.58 per month
36 Months	\$1,826.39 per month	48 Months	\$1,369.79 per month

This finance promotion has been extremely successful and we are certain you will see immediate results. Promotions require a "blind discount" deducted from the final invoice. Discounted amount will vary depending on the term offered.



REFER A CUSTOMER
AND RECEIVE

FREE IPAD



PARTNERS CAPITAL GROUP IS A DIRECT LENDER IN ALL 50 STATES

- ✓ Quick Response – As little as 2 hour credit decisions
- ✓ Start-Up's to \$100,000
- ✓ Application Only up to \$150,000
- ✓ A B & C Credits

Partners
CAPITAL GROUP



DEFERRED PAYMENTS UP TO 6 MONTHS*

Cash Flow - Cash Flow - Cash Flow

Sell the equipment/software today and allow your customer the option of deferring payments up to six (6) months.

Here is how it works

Your customer can choose how many deferred payments they want, up to six (6) months. You get the sale and your customer earns revenue from the use months before the payments start.

Partners Capital

- Direct lender since 2005
- Approvals in 3-4 hours
- 100% Prefunding
- A, B, C and D credits
- Start-Ups no problem

Partners

CAPITAL GROUP

Joint Marketing and Sales Support

Partners can create promotional marketing centered around your products, customers and market.

Clover POS Bundle with Cash Drawer \$8,750



Zero Percent Financing*^{OAC}

Zero Percent Financing for 12 or 24 month terms

12 Months @ \$729.16 or 24 Months @ \$364.58

60 Months @ \$199.00

Clover Bundle Includes:

Clover Station with Built In Tablet, Fuel for Clover Software License, Cash Drawer w/Tray, Receipt Printer, Clover Mini, 1 Year Warranty Installation Allowance (\$995.00)



APS International Inc

www.apsinternationalinc.com

Toll Free 1-888-889-2993



PRESENTS



90 DAYS "SAME AS CASH"

Benefits:

- Acquire the equipment immediately
- Start using the equipment and generating revenue today
- Don't put off acquiring the equipment you need today

Here is how it works:

- You have 90 days to pay cash for the equipment
- No interest and no hassle

Partners Capital:

- Direct lender since 2005
- Approvals in 3-4 hours
- A, B, C and D credits
- Start-Ups no problem

Partners Capital is one of the largest privately-held independent finance companies in the United States that specializes in equipment vendor financing. Partners Capital has extensive experience in all business sectors and works with equipment vendors nationwide. We develop custom-tailored financing programs backed by aggressive rates and rapid funding to help dealers drive sales, increase profits, improve cash flow and boost customer loyalty.

Partners Capital Group

Office: 949.916.3900 Fax: 949.916.3901



SolidScape's wax printers allow unlimited design flexibility, keeping expenses down and safeguarding the exclusivity of the digital design. Designers require a jeweler's precision, yet they should not have to worry about manufacturing limitations.



Start using your machine now and don't make a payment until 2016

\$20,650.00
without training
\$24,500.00
with training



Our Deferred Payment Plan gives your company the ability to build cash flow before having to make payments. With this flexible program you can take delivery of the hardware, learn to use it and put it to work making money for your business immediately! Take advantage of this incredible one-time offer and secure your equipment now!

JEFF JACOBSON - NATIONAL ACCOUNTS

Email or Fax to: jjacobson@partnerscapitalgrp.com (Fax) 949.315.3873 (Office) 949.528.3123

Bus. Name: _____	Bus. Phone # _____
Address: _____	Email: _____
City: _____ State: _____ Zip: _____	Authorized Signer: _____ Title: _____
# Years in Business: _____	Business Structure: Sol Prop-LLC-Corp (Circle One)
Owners Name: _____	Social Security #: _____
Home Address: _____	Ownership %: _____
City: _____ State: _____ Zip: _____	Tax ID #: _____



only **1%** interest
and 2 year unlimited hours full warranty

Updated and current tax promotions

Partners is an active member with several finance and banking associations which keeps us current on most tax breaks opportunities for our customers.



Section 179 of the IRS tax code allows businesses to deduct the full purchase price of qualifying equipment and/or software purchased or financed during the tax year, **UP TO \$500,000 IN YEAR ONE** with a "total equipment purchased for the year" threshold of \$2,000,000.

If your business buys or leases a piece of qualifying equipment you can deduct the full purchase price from your gross income.

IMPORTANT

- **Equipment & Software are eligible**
- **100% deduction up to \$500,000**
- **Equipment purchase limit of \$2,000,000**

The U.S. government created Section 179 to encourage businesses to spend money on equipment and software. This is ideal for small and medium businesses looking for a tax advantage in 2018.

Payment Calculators and ROI.

Partners can provide your entire sales staff with both a real-time payment calculator AND with a Return on Investment (ROI) calculator which shows your customer both payment options and potential revenue from acquiring and financing your products.


SCITON®
 BECAUSE RESULTS MATTER

Payment Calculator

Finance Amount


 Call for quotes over \$250,000

	12 Months	24 Months	36 Months	48 Months	60 Months
Monthly Payment	\$6,451.50	\$3,337.50	\$2,298.00	\$1,797.75	\$1,483.50

Contact Information
 Mark Harmond - National Accounts
 Direct Line: (949) 916-3900
 Sales@PartnersCapitalGrp.com

Apply Now
 (Click Here)


 Partners
 CAPITAL GROUP
Rates quoted are subject to change.
Based on approved credit.


SCITON®
 BECAUSE RESULTS MATTER

Return on Investment

Equipment Cost:

	(Enter Monthly Use)	(Enter Profit Per Use)	Monthly Revenue
	<input type="text" value="100"/>	<input type="text" value="\$100"/>	<input type="text" value="\$10,000"/>
	<input type="text" value="36 Months"/>	<input type="text" value="48 Months"/>	<input type="text" value="60 Months"/>
Monthly Payment	<input type="text" value="\$2,298"/>	<input type="text" value="\$1,798"/>	<input type="text" value="\$1,484"/>
Monthly Income	<input type="text" value="\$7,702"/>	<input type="text" value="\$8,202"/>	<input type="text" value="\$8,517"/>
Annual Income	<input type="text" value="\$92,424"/>	<input type="text" value="\$98,427"/>	<input type="text" value="\$102,198"/>
Income Over Term	<input type="text" value="\$277,272"/>	<input type="text" value="\$393,708"/>	<input type="text" value="\$510,990"/>

Partners

CAPITAL GROUP

Trade Show Support

Partners provides trade show support through integrated promotions and on-site staff.

Partners
CAPITAL GROUP

APEX
MACHINE GROUP

UP TO 6 MONTHS
DEFERRED PAYMENTS



IWF
ATLANTA

SPECIAL

APPLE IPAD GIVEAWAY

DRAWING WILL BE HELD

Saturday, August 25th, 2018 at 12:00 PM

Attendance not required



Financing Links

Allow Partners Capital to create a custom and unique finance link for your website. Offer your customers the service and efficiency of an online credit application.



Flexible financing plans available for all businesses

We understand that most companies have different financing needs when it comes to acquiring our product(s). We are happy to offer the following financing options to help you acquire and finance our equipment.

[Apply Now](#)

LEASES AND LOANS

- **True Lease – Operating Lease**

Also called a Fair Market Value Lease, a True Lease allows you to write off each lease payment as an operating expense. When the lease term is up, you will have the option to renew the lease, upgrade the equipment, purchase it at Fair Market Value, or send it back.

- **Capital Lease**

A Capital Lease is designed for you to own the equipment at the end of the payment period. We have created an easy way for you to purchase the equipment at the end of the term for just \$1 (or \$101, depending on your state tax laws).

- **Equipment Finance Agreement**

EFA is a simple loan to your business that allows you to buy the equipment you need. Make your payments and at the end of your term, you are done. You chose what to finance including equipment, shipping, taxes, warranties etc.

- **Deferred Payments**

Our unique 90 or 180-Day Deferred Payment Plan gives your company 90 to 180 days to build cash flows before having to make monthly payments.

Simple Credit Applications

Our Credit Applications are quick and easy to complete.

This Application is Form-Fillable

Partners
CAPITAL GROUP

Easy online application!

One Minute Credit Application

Mark Hammond
201 E Sandpointe #500
Santa Ana, CA 92707

Direct: (949) 916-3900
Fax: (949) 916-3901

MHammond@PartnersCapital.com

Apply Now
(Click Here)



Company Information

Name of Business (Legal Name)

Business Phone Number

Business Street Address

Cell Phone Number

City

State

Zip

Email

Date Business Established

Authorized Signature

Title

Tax I.D. No.

If MD License #

Type of Business (Select One)

Sol Prop. ☐

LLC ☐

Corporation ☐

Personal Information

Name of Owner

Social Security Number

Home Street Address

Percentage of Ownership

City

State

Zip

Name of Co-Owner (If Applicable)

Social Security Number

Home Street Address

Percentage of Ownership

City

State

Zip

Vendor and Terms

Vendor

Finance Amount

Equipment

Vendor Phone Number

Term Requested

(Select One)

New ☐ Used ☐

The undersigned represents that this application is for credit for business purposes only and all information provided with this Application is true and correct, and hereby authorizes Partners Capital Group, Inc. and its designee, assigns or potential assigns and its and their affiliates (collectively, "creditors") to obtain from credit bureaus and other third parties, and share, information any of them deems necessary to arrive at a decision regarding this Application, including credit and criminal background checks. By signing below, the applicant and undersigned individual(s) as principal of and/or guarantor for the applicant, authorizes all such creditors to review and share its/his/her personal credit profile provided by a national credit bureau in considering this Application and for the purpose of update, renewal, or extension of credit to the Applicant or the collection of any resultant accounts. I authorize all deposit, borrowing, financial and trade information to be released by telephone or fax. A photocopy or fax of this authorization shall be valid as the original. To help fight terrorism and money laundering, Federal Law requires banks to verify the information you provide, which may include driver's license or other documents, to identify you. Adverse Action/ECOA. If this application for business credit is denied, you have a right to a written statement of the specific reasons for the denial. To obtain the statement, please contact our customer service department at Partners Capital Group, Inc. within 60 days from the date you are notified of our decision. Our mailing address is 201 E Sandpointe #500 Santa Ana, CA 92707. We will send you a written statement of reasons for denial within 30 days of receiving your request for the statement. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, gender, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning us is Federal Trade Commission, Equal Credit Opportunity, Washington DC 20580.

Owner Signature

Date

Co-Owner Signature

Date

Specialized Reports “Vision”

Partners can provide real-time, detailed reporting that includes important information on all current and past transactions.

Contact						
Company						
Individual						
Notes/Tasks						
Active						
All						
New						
Application						
New						
Active List						
List						
Export						
Customer Search						
Guarantor List						
Asset List						
Tools						
Rate Sheet Calc						
BRB Pub						
County Search						
D&B						
QuikTrak						
Directory Assistance						
Sec of State Links						
Vision User Manual						
Reports						
All Reports						
Configuration						
Companies						
Documents						
Doc Packages						
Rates						
Credit Profiles						
Activity Log						

App #	Lessee	Equip. Cost	Submit Date	App Status	Status Change
19107	Koontz Chiropractic P.C.	\$38,000.00	10/31/15	26. Submitted for Approval	11/02/15
19091	Stone Age Granite & Marble Works, Inc.	\$13,000.00	10/30/15	20. Pending Review	10/30/15
19084	LPJ & Associates LLC	\$5,871.80	10/29/15	27. Information Needed	11/02/15
19081	Posh Holding, LLC	\$16,340.75	10/29/15	20. Pending Review	10/29/15
19079	Integrative Wellness Associates P.C.	\$27,258.00	10/29/15	50. Docs Received	10/30/15
19068	Patsy Pigott	\$34,900.00	10/29/15	20. Pending Review	10/29/15
19067	Illumination Day Spa	\$48,000.00	10/29/15	27. Information Needed	10/30/15
19065	Angel Nails		10/28/15	27. Information Needed	11/02/15
19051	Maribeth A. Stecher	\$9,900.00	10/28/15	20. Pending Review	10/28/15
19035	Abundant Health LLC	\$13,274.10	10/26/15	27. Information Needed	11/02/15
19033	Better Life Chiropractic, Inc.	\$13,464.00	10/26/15	55. Docs Received - Docs Audit Complete	11/02/15
19027	Loft Soles Podiatry, LLC	\$26,900.00	10/24/15	30. Approved Conditionally	10/28/15
19026	LIJ Medical Testing LLC	\$35,310.00	10/23/15	50. Docs Received	11/02/15
19025	John Weremy	\$23,664.02	10/23/15	30. Approved Conditionally	10/30/15
19019	Tam Pham		10/23/15	27. Information Needed	10/28/15
18990	Wildflower Hair and Day Spa Inc	\$16,862.50	10/21/15	27. Information Needed	10/28/15
18979	Phuong Tran	\$8,077.74	10/20/15	50. Docs Received	11/02/15
18973	Nail Cottage LLC	\$10,859.75	10/20/15	45. Docs Out	10/26/15
18958	Joel McFaul D.D.S.	\$150,000.00	10/19/15	26. Submitted for Approval	11/02/15

Partners

CAPITAL GROUP

Dedicated Support Team

Our entire sales team is supported by dedicated professionals assigned to your account to ensure the quickest and most professional service for you and your customers.

Partners

CAPITAL GROUP

"Zero Percent" Financing

Deferred Payments

Approvals up to \$250,000 app only

90 Days "Same as Cash"

Up to 100% Prefunding

CONTACT SHEET - FINANCE TEAM

ERIC MONDRAGON
Vice President of Sales

949-359-0977 Direct
714-388-8986 Cell
EMondragon@PartnersCapitalGrp.com

APRIL KARSTADT
Documentation & Funding

949-525-4594 Direct
AKarstadt@PartnersCapitalGrp.com

JHOANA AGREDA
Sales Support

949-315-7964 Direct
Reception@PartnersCapitalGrp.com

BRAD QUIGLEY
Director of Sales

949-313-7973 Direct
BQuigley@PartnersCapitalGrp.com

Partners Capital Group

O: 866-417-8326 F: 866-698-7591 Sales@PartnersCapitalGrp.com



Sales Contests

Need help motivating and encouraging your sales force? Here are a few examples of a Sales Contest Partners promoted.



The image is a promotional graphic for a "Summer Sales Contest" by Partners Capital Group. It features a tropical beach background with palm trees and turquoise water. In the center, there is an orange-bordered graphic that looks like a boarding pass. The graphic is divided into two main sections by a vertical line. The left section has an orange header with a white airplane icon and the text "BOARDING PASS". Below this, it says "Partners Capital Group" and "TO QUALIFY:". Under "TO QUALIFY:", there are two bullet points: "✓ must fund over \$400K in equipment" and "✓ contest from 6/01 - 9/01". To the right of the text is a vertical barcode. The right section also has an orange header with the text "BOARDING PASS". Below this, it says "Winner will receive up to" followed by "\$2500" in a large, bold font. At the bottom right of the graphic, the "Partners CAPITAL GROUP" logo is displayed.

Summer Sales Contest

Vacation For 2 to Hawaii!

 **BOARDING PASS**

Partners Capital Group

TO QUALIFY:

- ✓ must fund over \$400K in equipment
- ✓ contest from 6/01 - 9/01



BOARDING PASS

Winner will receive up to

\$2500

Partners
CAPITAL GROUP

Sales Training

Partners has established a comprehensive training program for our vendor partners. Through our step by step training, your sales reps will be able to offer these closing tools and increase your sales.

Financing Makes Good Business Sense

Minimal Upfront Acquisition Costs. Unlike conventional financing that often requires a down payment of 20% or more, financing requires only a small advance payment. In addition, all taxes, delivery, and other miscellaneous costs can be included in the payment.

Conserves Working Capital. Equipment financing can ease the strain on working capital. Your customer retains their available line of credit for emergency needs, current cash flow purposes, investments, and other profit generating activities.

Tax Savings. When structured properly, payments can be fully deductible for tax purposes, resulting in a lower after-tax cost than conventional financing.

Overcomes Budget Limitations. Companies that are restricted to a yearly capital budget are able to acquire much-needed equipment with easily affordable payments. Payments are fixed throughout the entire term, thereby eliminating any uncertainty about any future cost for use of the equipment.

Low Monthly Payments. Terms range from 6 to 84 months or more and can be tailored to your customer's exact financial requirements.

Obsolescence Protection. One of the key risks of equipment ownership is technological obsolescence. Financing avoids the risk of obsolescence by transferring the risk to the lender. In addition, your customer can add or upgrade equipment anytime during the term of the agreement.

Partners Capital Group

201 E Sandpointe #500 Santa Ana, CA 92707 (Corp Headquarters)
Office: 949.916.3900 Fax: 949.916.3901
Sales@PartnersCapitalGrp.com
www.PartnersCapitalGrp.com

