

**Turn Health Care Receivables
into Immediate Cash!**

PHM FINANCE

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Let Us Show You a Better Way!

A Common Problem: Missed Growth Opportunities

It's frustrating. Unpredictable cash flow caused by personal injury or other long-term receivables prevents you from investing in your business' growth at key moments. Or you miss out on opportunities like vendor discounts.

It seems your only choice is to keep "missing the boat" or pursue costly financing options.

A Better Answer: Turn Long-Term Receivables into Immediate Cash

PHM Finance offers a better choice. A solution many Fortune 500 companies have relied on for decades. They convert their receivables into cash, increasing growth capital and eliminating collection hassles.

We understand that to prosper in today's rapidly changing healthcare environment, you need access to the same tools as these industry leaders.

That's why we designed a series of programs to purchase healthcare receivables. And we can tailor one to meet your specific needs.

Finally you can take on Personal Injury cases without worry

Many healthcare providers shy away from personal injury claims because of the speculative nature of collecting them. We specialize in buying personal injury receivables. So if you already accept personal injury cases, you can turn them into predictable cash flow. And if you don't, you can expand your practice and increase your cash flow without the worry of collection hassles.

Start funding your growth now

If you have receivables of \$75,000 or more contact PHM Finance today. We'll provide purchase options that quickly free-up working capital you can use to:

- Fund growth by purchasing inventory and equipment
- Meet immediate expenses like payroll, operating costs and taxes
- Obtain vendor discounts for early payment or volume orders

PHM Can Help You:

- ◆ Achieve increased and predictable cash flow
- ◆ Eliminate collection costs and hassles
- ◆ Secure immediate working capital
- ◆ Improve your credit rating and financial strength
- ◆ Diminish the risk of expanding into new areas like personal injury cases
- ◆ Focus your resources on growth
- ◆ Spend your time doing what you do best - delivering health care

PHM Finance's Programs Offer:

- ◆ Flexible funding arrangements
- ◆ Quick funding turnaround time
- ◆ Customized financing & purchase programs tailored to your specific needs
- ◆ Specialized receivables financing in workers' comp and personal injury cases

Knowledge is Opportunity: What You Need to Know

Who is PHM Finance? What Do They Do?

PHM Finance is a leader in the burgeoning industry of health care receivable financing. They provide working capital and steady cash flow to medical groups and hospitals to enable them to grow their businesses. PHM is an expert at designing receivable purchase plans to fit the needs of virtually any type of health care provider.

What types of receivables can we sell to PHM Finance?

PHM Finance has a program to purchase almost any kind of receivable including:

- personal injury
- workers' compensation
- commercial

Are there receivables that PHM Finance does not purchase?

Yes. PHM Finance does not purchase government receivables (Medicare & Medi-Caid), self-pays or partially paid accounts.

What if we have pledged our receivables to a lender as collateral?

Call PHM Finance. In most cases PHM can structure a purchase plan acceptable to all parties.

Isn't this really a service for those with immediate cash flow problems?

Quite the contrary. This is a tool for growth. PHM Finance can help you spend less resources trying to collect for work you've already performed, and focus your energy on building your business and delivering top-quality health care.

How does PHM Finance determine the purchase price of our receivables?

The purchase price is based on the quality of your accounts, determined by:

- Payor type (personal injury, workers' comp, commercial)
- Your company's historical collection value
- Type of purchase program (recourse or non-recourse)

What's the difference between recourse and non-recourse purchase programs?

In a non-recourse program, PHM Finance accepts all the risk on the receivables that they purchase. You have no risk or expense involved with the collection.

In a recourse program a substitution provision is included. This means PHM Finance can substitute any claim not paid within 12 months for another claim of equal value from your pool of accounts receivable.

Typically, a recourse program generates a higher payment to you.

Aren't we paying a substantial cost by not collecting the receivables ourselves?

Not really. Once you figure in your collection costs and the time value of the uncollected receivables, in most cases the net value you receive today from PHM Finance is not much different than the net value you will collect in the long run. And, instead of spending your time and resources collecting, you're spending them providing health care and growing your practice.

How will selling our receivables affect our relationship with our customers?

PHM Finance maintains on-going funding relationships with the majority of its clients. They understand the importance of your relationship with your customers and handle all contacts and transactions in a completely professional manner. PHM Finance also strives to maintain a smooth working relationship with your attorneys and insurance adjusters.

Won't selling our receivables weaken our credit status?

Actually the opposite is true. There is no lending involved. You take in revenue while incurring no additional debt. And enhanced cash flow allows you to pay your creditors faster, improving your credit rating in the process.

How do we get started?

Call PHM Finance today at 800-400-4674 and ask to speak to a sales agent. He or she will provide you with a proposal and purchase options specifically geared to your needs.

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**GIVING YOU THE FREEDOM TO DO
WHAT YOU DO BEST!**

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