

SIEMENS

Ingenuity for life



Commercial Finance

Enabling accessible healthcare

Healthcare finance from Siemens Financial Services

usa.siemens.com/finance

» Our experience has been very positive. SFS has been professional and responds in a timely manner.«

Medical Center, USA



» Asset finance allows us to be more flexible when opportunities come up. «

Private Hospital, USA



» Our relationship with Siemens from both the financing and equipment side has helped Pueblo to remain competitive in the local market and offer our patients the most advanced diagnostic capabilities available «

Radiologu Center, USA



» The pace of change with all sorts of the more sophisticated types of medical equipment is phenomenal – many, many times faster than 10 years ago and continuing to accelerate – usually in the form of software or other digital upgrades. In this regard outright purchase makes no sense. Acquiring medical equipment on some sort of lease structure delivers fixed costs, guaranteed availability, and properly planned replacement. «

Public Hospital, Turkey

Enabling accessible healthcare

While the healthcare sector largely depends on the expertise and experience of people, healthcare equipment and technology play a vital role. Supported by the latest technology and infrastructure, healthcare organizations can diagnose more accurately and deliver better treatment while working faster and more efficiently.

Siemens Financial Services is an international provider of business-to-business financial solutions for Siemens and third parties. We enable investments in the healthcare sector through the provision of commercial finance, project and structured finance, and leveraged finance and insurance.

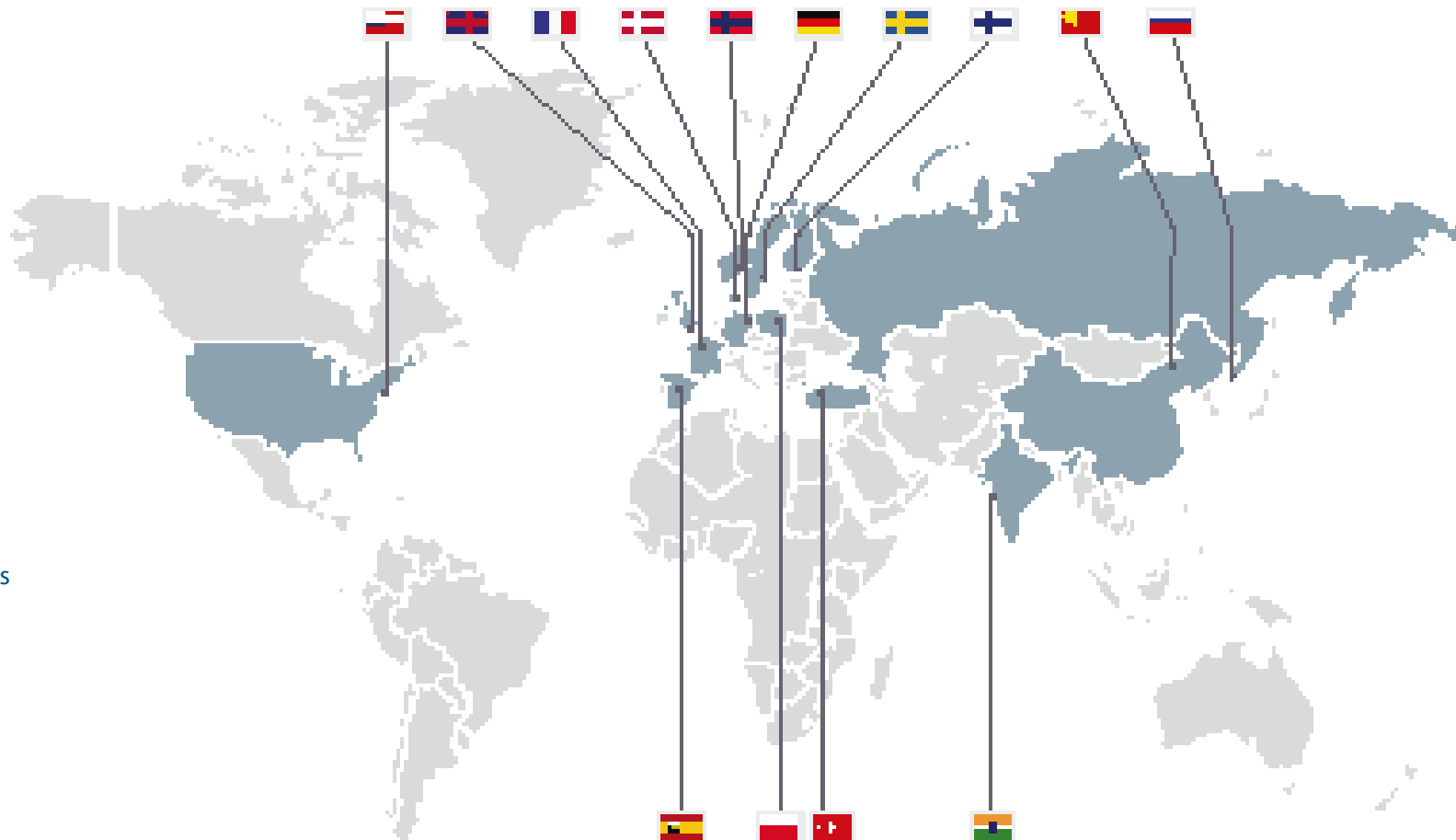
The Commercial Finance unit of Siemens Financial Services (SFS Commercial Finance) specializes in equipment and technology financing and vendor finance solutions. With extensive expertise in the market, SFS Commercial Finance supports accessible healthcare, providing organizations with the finance needed to acquire equipment and technology that raises the standards of care for thousands across the world.

Global reach, local solutions

SFS Commercial Finance works with providers across the globe to arrange the most appropriate healthcare equipment financing.

We have expert understanding of the economies of each country and region we work in, and an extensive understanding of the global healthcare market.

This enables us to offer healthcare institutions the best value available in the market, with financing designed to meet their needs, wherever they are located.



Co-operations

- Switzerland
- Japan
- Brazil

SFS Commercial Finance: capabilities & fast facts

100
offices
globally,

with more than 3,100 finance experts
working world-wide for SFS



We have more than

14,000

healthcare customers
across the globe



\$29.6
billion

total worth of global assets for SFS

We achieved

80%

customer satisfaction
score for our healthcare
finance

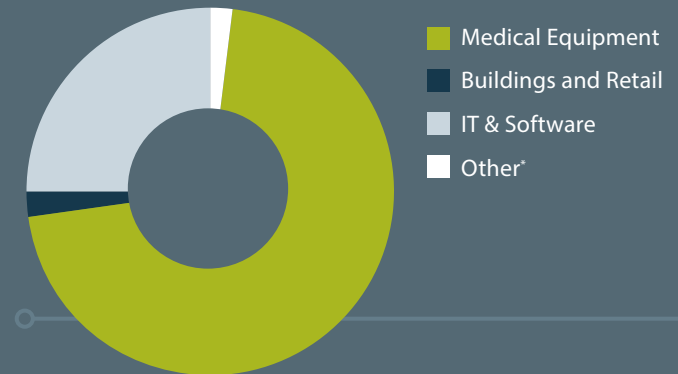


Financing solutions

- Finance Lease
- Operating Lease
- Hire Purchase
- Rental
- Loans
- Software Financing
- Managed Services
- Flexible Usage
- Channel Financing

Global asset split

what we finance in the healthcare sector



*Other includes; Manufacturing & Process Industry, Construction and Mining & Materials Handling, Agriculture, Energy, Transportation.

Accessible healthcare

we support Accessible Healthcare, providing organizations with the finance needed to acquire equipment that raises the standards of care for thousands throughout the world.



Recognized for helping healthcare organizations overcome their challenges

At SFS Commercial Finance, we understand that acquiring new equipment and technology for healthcare institutions is not always easy. As budgets tighten and demands on services increase, organizations face the challenges of balancing patient needs and increasingly stretched resources. So how can healthcare providers secure the necessary funding to access essential equipment without committing precious capital and losing valuable time navigating complex financial agreements? We believe we have the answer.

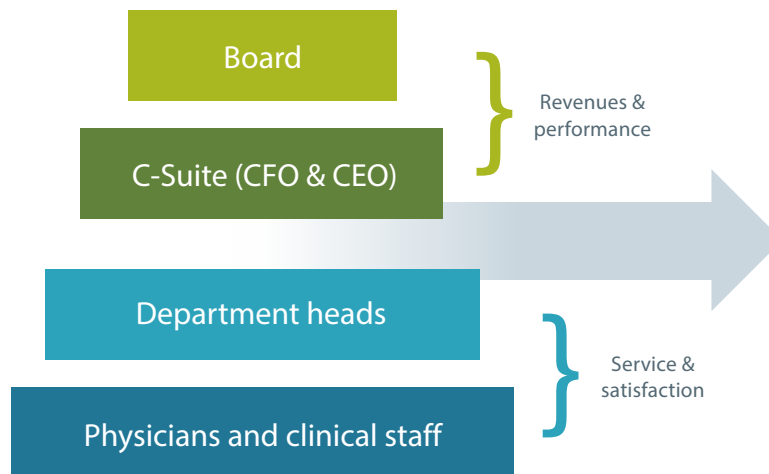
SFS Commercial Finance can relieve the pressure by tailoring a unique solution that puts the healthcare equipment and technology needed within easy reach. With a wide range of finance options, we'll build a solution that works for our customers.

We work closely and build relationships with healthcare organization management, owners, clinicians and technicians to develop innovative and affordable financing for acquiring healthcare equipment and technology. This includes advanced medical technology, as well as items such as beds, office equipment and IT.

By building close relationships, we gain an understanding of the objectives of each of the healthcare organizations we work with. This enables us to help healthcare institutions achieve their goals.

We are supported by state of the art systems which let us process applications for finance swiftly and efficiently and we don't stop once the paperwork is signed. SFS Commercial Finance will continue to support healthcare organizations as a long term financial partner – so the focus is on the equipment and technology that drives improved standards of care, not on the complexities of financing it.

Healthcare provider realities



Critical customer challenges

Drive patient usage by increased differentiation	Respond to an increasing focus on health outcomes	Ensure reputation positively impacts business results
Attract and retain the best clinicians	Grow revenue despite limited funding and high fixed cost	Better manage operations to reduce overhead costs
Respond to an increasing pressure on costs	Respond to an increasing focus on patient satisfaction	Advance institutional capabilities to foster innovative care

Specialist healthcare financing solutions from Siemens Financial Services for healthcare organizations

Tailored financing solutions

With no upfront investment, equipment pays for itself over time or as it is used.

Easier budgeting

Predictability of payments over time.

Improved liquidity

Working capital is preserved, allowing investment in other strategic priorities.

Integration of add-ons

Service and maintenance can be integrated into the contract, so the equipment is more effective and efficient over time.

Additional line of credit

No adverse effect on existing credit lines.

Specialist industry knowledge

Through working with our team of trusted and local financing experts.

This gives healthcare organizations:

Better access to the best technology

Finance will allow them to access the latest healthcare equipment – not just what they thought they could afford.

Which ultimately enables them to:



Increase Productivity



Enhance Patient Care



Extend Market Access



Improve Safety



Improve Energy Savings



Reduce Costs



Improve Outcomes

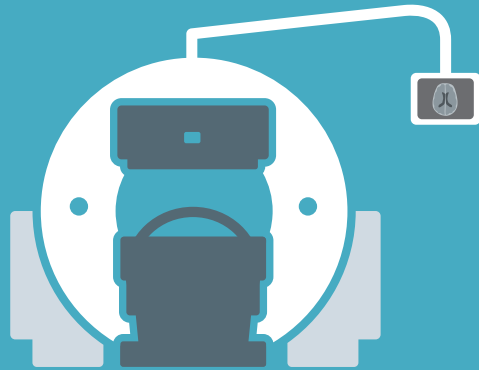


Enhance Patient Experience

Finance enabled solutions – transparent total costs offset against expected outcomes over time of tangible net benefit to customer.

Spectrum of products to support healthcare organizations achieve their goals

SFS Commercial Finance offers a range of financing solutions to meet the needs of different types of healthcare organizations.



Capital Equipment

- Medical equipment
- Imaging technology
- Building technology
- Patient transport
- Operating tables
- Beds
- Office equipment



Information Technology

- IT infrastructure, e.g.
 - Software
 - Mobile devices
 - Storage devices



Leases & Loans

- Fair Market Value Leases
- Dollar Buy-Out Leases
- Address execution of bond call
- Establish lines of credit to meet cash flow needs

Siemens Financial Services enabling healthcare sales across the globe

Whether you are a manufacturer of healthcare equipment or technology, a vendor or channel partner, SFS Commercial Finance can provide healthcare sales financing programs that will enhance a vendor's competitive edge and ultimately help healthcare customers improve patient care. We have teams available to work with vendors' sales force around the world to develop financing solutions tailored specifically to each vendor's sales objectives, distribution channels and processes.

SFS Commercial Finance provides outstanding service, both in the development and subsequent processing of vendor sales finance. We combine our understanding of each vendor's customers' financing requirements, with processes and products designed to aid the vendor. We work hands-on and at a local level, yet with access to Siemens' global network of resources, custom build financing for the specific needs of every client and each situation, using our portfolio of financial solutions.

We make the process easier



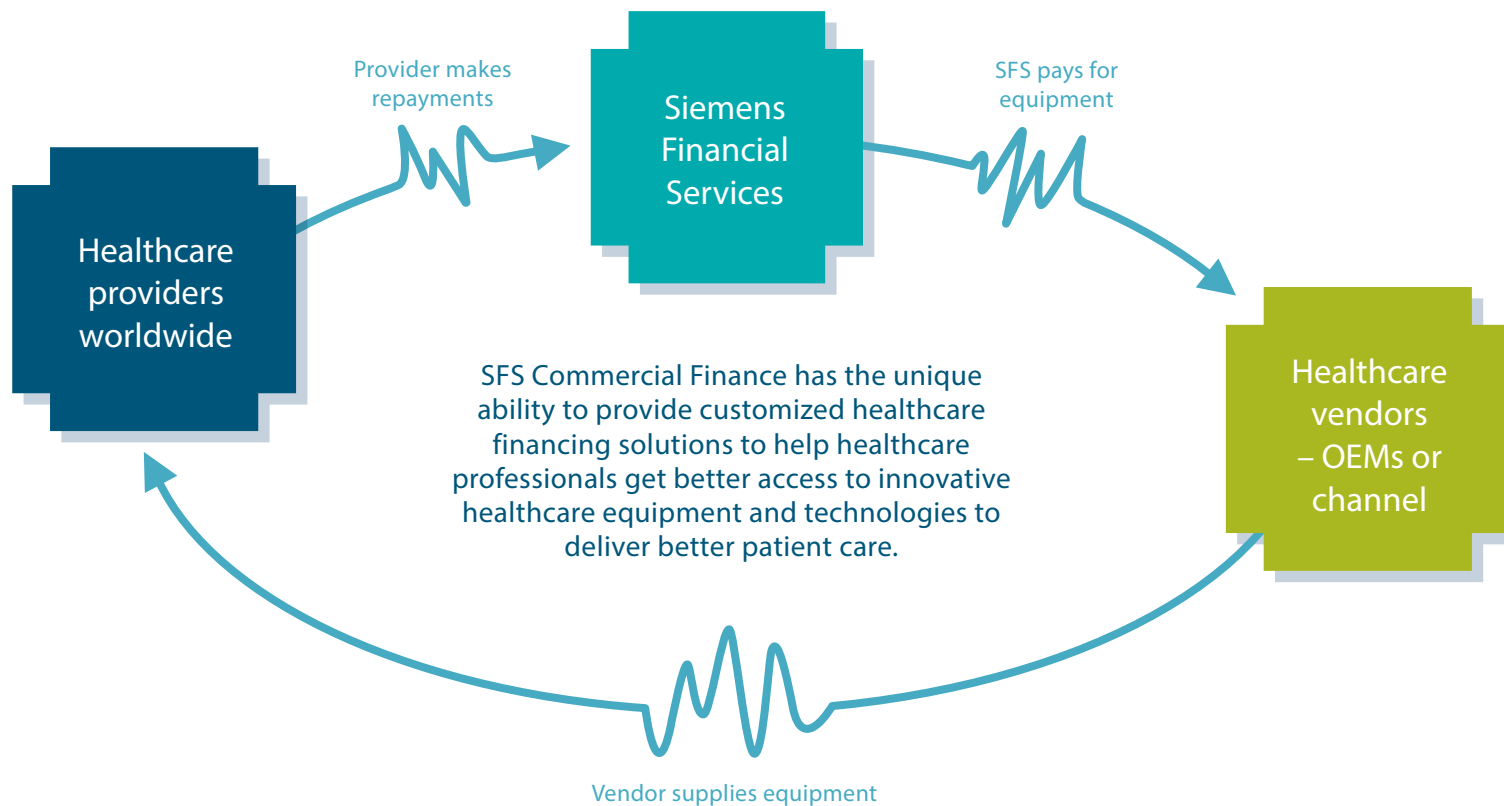
We deliver at speed



We add value



We work with integrity to earn trust



Benefits of working with Siemens Financial Services for healthcare organizations

Geographic Footprint

Customer proximity, with a thinking globally acting locally approach.

Global reach and capabilities exceeding most competitors.

Ability to support important growth and development countries.



Trusted Brand

A globally recognized brand.

Increased customer convenience for working with a renowned market player.

Trusted, expert and effective employees.

Better connected to the market.



Customer Intimacy & Service Excellence

Healthcare dedicated teams, with specialist local knowledge.

Understanding of customer value drivers – based on spectrum of organizational type, size and key stakeholders.

Long experience in market - delivering 'ease and speed' of customer experience.

Knowledge of Healthcare Solutions & Assets

Ability to provide customer tailored services resulting from extensive knowledge of the market.

Deep understanding of asset use, as basis of residual value and other product tailoring calculations.

Differentiated offerings across the globe – e.g. finance lease, operating lease, loans, service inclusive agreements - tailored to customer requirements.

Enhanced remarketing capabilities and experience.



» Investing in new technology is important for process changes and sometimes you can't postpone the investment. «

Private Hospital, Spain



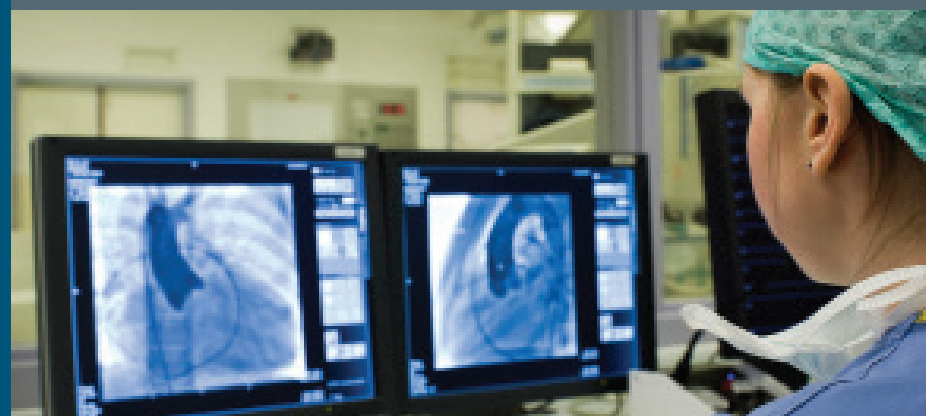
» Naturally, patients expect (and pay for) top-class procedures based on the latest technologies – so we have had to look round to find effective methods of financing that technology. «

Private Hospital, India



» The changing healthcare system is influencing the way we invest... we are focusing investment on technologies that can generate more reliable diagnoses and reduce expensive invasive operations. «

Public Hospital, France



» We find that specialist financiers offer more flexible and appropriate terms, and they are willing to combine the complete technological solution (whichever vendors it comes from), and even offer an umbrella arrangement for future tech acquisition. «

Public Hospital, Germany



» By exploring alternative financing techniques (other than buying technology) we have found that you can often offer better, higher quality, patient services than might at first have appeared. This is especially important when it comes to high-end systems – such as very detailed diagnostics, or institution-wide healthcare informatics, or surgical robotics. «

Public Hospital, Sweden

SIEMENS

Ingenuity for life

Siemens is one of the world's broadest interest multinational companies, active in 190 countries worldwide, with a strong heritage in engineering and technology.

Siemens Financial Services (SFS) is an international provider of business-to business financial solutions for organizations across the globe, as well as for Siemens and its customers. SFS enables investments by providing commercial finance, project and structured finance, leveraged finance and insurance.

SFS brings with it an expert understanding of the healthcare sector as well as the workings of global economies. For clients, this results in a tailored financing package that considers both operational and financial demands.

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