



**SIEMENS**

*Ingenuity for life*

# Asset Based Lending from Siemens

[usa.siemens.com/finance](http://usa.siemens.com/finance)

## Advantages of SFS

**Industry Expertise** – Siemens has over 23 operating companies in the United States providing end to end product solutions in the Energy, Industrial and Healthcare segments.

**Reliability** – As a subsidiary of a worldwide industrial company with a bond rating of 'AA-', Siemens AG has the financial strength and reliability to support you.

**Innovation** – SFS has proven to be flexible and innovative in structuring transactions.

**Global Presence** – With locations in over 30 countries, SFS has a significant advantage and is well positioned to support financing requirements of the rapidly changing business dynamics

## What is an asset based loan?

An asset based loan is often a short term loan secured by a company's assets (typically receivable, inventory, equipment and /or real estate). Asset based loans are limited to specific advance rates against the borrower's assets.

## Benefits of Asset Based Lending

- Flexibility
- Speed
- Cost effective, competitive relative to other financial options

## Purposes of Asset Based Lending

- Working capital to support business growth and meet seasonal or cyclical financing needs
- Restructuring and turnaround situations, including bankruptcy
- Acquisitions

## Products of Asset Based Lending

- Secured Term Loans
- Revolving Lines of Credit

## About Siemens Financial Services

Siemens Financial Services, Inc. (SFS Inc.) is a leading provider of business-to-business financial services in the United States. SFS is a committed business ally that combines deep industry expertise with integrated financing solutions to enhance the efficiency, productivity, and competitiveness of its customers. The company, based in Iselin, NJ, enables business expansion for thousands of customers in the healthcare, energy, and industrial sectors by providing customized solutions that range from equipment financing and working capital to project and export finance and insurance solutions.

© 2016

Siemens Financial Services, Inc.  
170 Wood Ave. South  
Iselin, NJ 08830  
1-800-327-4443  
[usa.siemens.com/finance](http://usa.siemens.com/finance)