

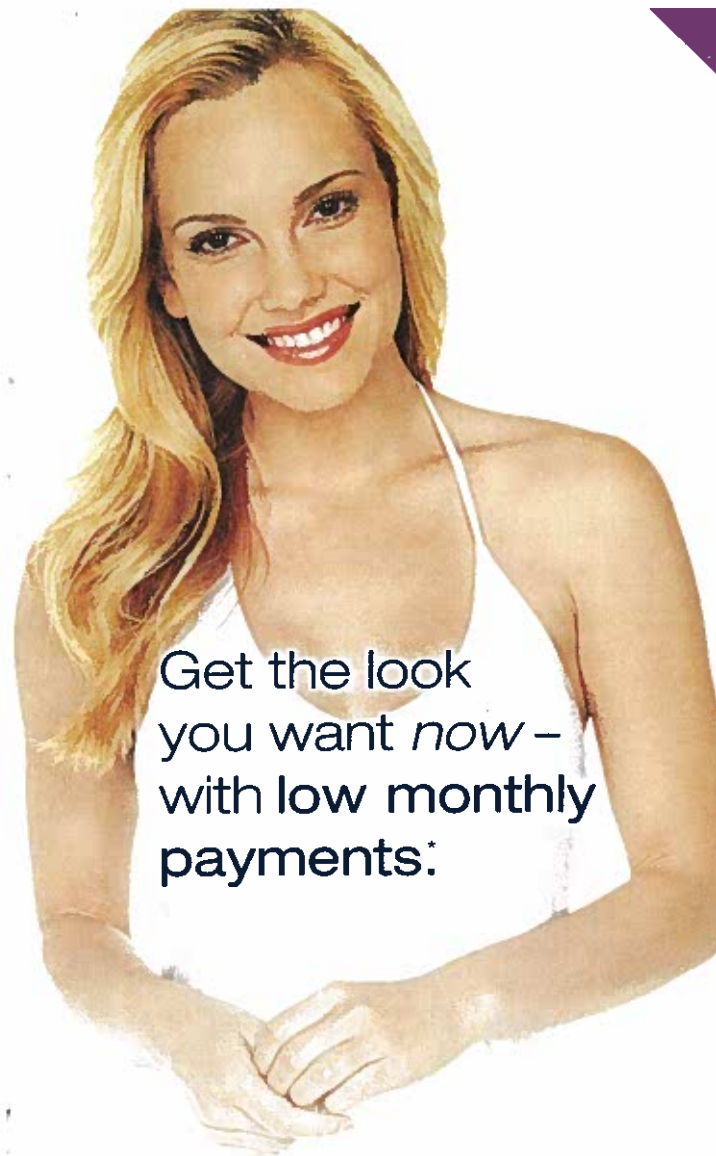
Not all plans available in all offices.

*** No Interest if Paid in Full Within 6, 12 or 18 Months**

Offer applies only to single-receipt qualifying purchases made on your CareCredit credit card account. Not all promotional plans are available at all Participating Professionals. A minimum purchase amount may be required for promotional plans longer than 6 months. No interest will be assessed on the promotional purchase if you pay the promotional purchase amount in full within the promotional period which may be 6, 12 or 18 months. If you do not, interest will be assessed on the promotional purchase from the purchase date. However, if account becomes 60 days past due, promotion may be terminated early, accrued interest will be billed, and regular account terms will apply. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

**** 14.90% APR and Fixed Monthly Payments Required Until Paid in Full**

Offer applies only to single-receipt qualifying purchases made on your CareCredit credit card account. Not all promotional plans are available at all Participating Professionals. Purchases of \$1,000 or more are eligible for a 24, 36 or 48 month offer and purchases of \$2,500 or more are eligible for a 60 month offer. Interest will be assessed on promotional purchases from the purchase date at a reduced 14.90% APR and fixed monthly payments are required and will be calculated as follows: on 24 month promotions - 4.8439% of initial promotional purchase amount; on 36 month promotions - 3.4616% of initial promotional purchase amount; on 48 month promotions - 2.7780% of initial purchase amount; and on 60 month promotions - 2.3737% of initial promotional purchase amount. However, if account becomes 60 days past due, promotion may be terminated early and regular account terms will apply. The fixed monthly payment may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.



Get the look
you want *now* –
with low monthly
payments.*

**Subject to credit approval, see inside for details.*

CareCredit

www.carecredit.com

CareCredit

Ready to get, *and maintain*, the look you want with the option to pay over time?

The CareCredit card gives you an easy way to pay for elective cosmetic procedures that aren't covered by insurance — even if you have the funds.

The card for all of your beauty needs.

CareCredit is a health and beauty credit card that lets you spread out the cost in monthly payments. Here are the basics:

- › If approved, you receive an open line of credit that you can use as often as you like for the procedures you want — as long as you have credit available.
- › Depending on the plans offered by your doctor, you choose either a No Interest* (If paid in full within the plan period. Minimum monthly payments required) or Low Interest** Payment Plan each time you use CareCredit.
- › You can use CareCredit for procedures from \$1 to \$25,000, depending on your available credit line.



◊ Subject to credit approval



Frequently Asked Questions

Can I use my CareCredit card for additional cosmetic procedures?

Yes. As long as you have credit available, you can use CareCredit multiple times for other procedures and you can have different payment plans on your account at the same time without having to reapply.†

Will using CareCredit cause problems with my insurance?

No. CareCredit is a revolving line of credit designed specifically to help you pay for health and beauty expenses not covered by insurance and does not affect your insurance coverage in any way.

Can I begin treatment right away even if I haven't received my CareCredit card?

Yes. You can use your CareCredit account immediately. You will receive your card in the mail within 7-10 business days.

Is the information I provide CareCredit confidential?

Yes. Your privacy is important to us. We ensure all personal information you provide will be kept strictly confidential.

How do I pay my monthly balance?

You will receive a monthly statement. Simply pay your monthly balance by mail with a check or money order. Or you can pay online at www.carecredit.com.

Note: Paying minimum payment will not pay balance in full by end of promo period.

Can I use my CareCredit card for other family members?

Yes. You can use CareCredit for your entire family's health and beauty needs (even the family pet) without having to reapply.†

Who do I call if I have questions about my account?

We have Customer Support Representatives available to assist you with all your account needs at (866) 893-7864.

◊ Subject to credit approval

Getting Started is Easy.



› Apply in the office, at home, by mobile phone or online at www.CareCredit.com. Or, call (800) 365-8295.*



› Receive a credit decision almost instantly. If approved, give your new account number to your practice so you can get started now.



› You will receive your CareCredit card within 7-10 business days, and your first statement within 2-3 weeks. Call (866) 893-7864 if you do not receive them.

› Use your CareCredit card again for additional procedures without reapplying, as long as you have credit available.

+ Applicants must be 21 years of age to apply via phone



One card. So many beautiful possibilities.

CareCredit has been helping patients like you for over 20 years. We're a part of GE Capital and accepted at over 140,000 enrolled practices nationwide.

You can use your card exclusively for health and beauty expenses, including the cosmetic procedures you may want:

- › Breast Augmentation
- › Liposuction
- › Nose Reshaping
- › Face Lift
- › Eyelid Surgery
- › Injectables like BOTOX®
- › Facial Fillers
- › Laser Procedures
- › Other Cosmetic Procedures
- › Insurance Deductibles

Where can I use CareCredit?

CareCredit can be used to pay for treatment for you and your entire family* at 140,000 enrolled healthcare practices nationwide for:

- › Cosmetic Procedures
- › Dermatology
- › Dentistry
- › Vision Care (Including LASIK and Eyeglasses)
- › Veterinary Medicine
- › Audiology
- › Other Healthcare Specialties including:
Chiropractic Treatment, Hair Restoration,
Weight Loss, and more

For more information, please visit www.carecredit.com.

No Interest if Paid in Full Within 6, 12 or 18 Months*

On purchases made with your CareCredit credit card account. Not all promotional plans are available at all Participating Professionals. Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within the promotional period or if you make a late payment. Minimum Monthly Payments Required and may pay off purchase before end of promotional period.

CareCredit Offers Two Types of Payment Plans:



Based upon the estimated cost of your procedures, choose the estimated monthly payment and plan that work best for you. (Note: NOT ALL PLANS ARE OFFERED AT EVERY PRACTICE.) For procedure amounts not listed on this chart, visit our payment calculator at CareCredit.com.

No Interest if paid in full within plan period. 6, 12 or 18 Month "No Interest" Payment Plans

Low Interest 24, 36, 48 or 60 Month Low Interest Payment Plans (14.9% APR)

- › Pay for treatment over 6, 12 or 18 Months with No Interest* if paid in full within plan period.
- › As long as you pay the low minimum monthly payment each month when due, and the balance in full by the end of the 6, 12 or 18 month term, no interest will be charged on your purchase.
- › The 6 month plan is for procedures of \$1 or more. The 12 and 18 month plans can be used for procedures of \$300 or more.

- › Enjoy low minimum monthly payments with the 24, 36, 48 or 60 month plans.
- › The 14.9% annual percentage rate is lower than average credit cards and makes convenient, fixed, low minimum monthly payments possible.
- › The 24, 36 and 48 month plans are available for procedures of \$1,000 or more. The 60 month plan is available for procedures of \$2,500 or more.

Estimated Monthly Payments

Based upon your amount financed, choose the estimated monthly payment that is best for you. HERE ARE A FEW EXAMPLES:

Amount Financed	No Interest If Paid in Full Within Promotional Period* (Minimum monthly payments required.) Payment Plans <i>(Estimated monthly payments to avoid interest and pay only the amount financed^)</i>		
	6 Month For all amounts	12 Month For amounts from \$300 & up	18 Month For amounts from \$300 & up
\$300	\$50	\$25	\$25
\$1,000	\$167	\$84	\$56
\$2,500	\$417	\$209	\$139
\$3,000	\$500	\$250	\$167
\$5,000	\$834	\$417	\$278
\$10,000	\$1,667	\$834	\$556

Amount Financed	14.90% APR and Fixed Monthly Payments Until Paid in Full Extended Payment Plans <i>(Estimated monthly payment excludes interest)**</i>							
	24 Month For amounts from \$1,000 & up		36 Month For amounts from \$1,000 & up		48 Month For amounts from \$1,000 & up		60 Month For amounts from \$2,500 & up	
	Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest
\$1,000	\$49	\$1,163	\$35	\$1,247	\$28	\$1,334	N/A	N/A
\$2,500	\$122	\$2,907	\$87	\$3,116	\$70	\$3,334	\$60	\$3,561
\$3,000	\$146	\$3,488	\$104	\$3,739	\$84	\$4,001	\$72	\$4,273
\$5,000	\$243	\$5,813	\$174	\$6,231	\$139	\$6,668	\$119	\$7,122
\$10,000	\$485	\$11,626	\$347	\$12,462	\$278	\$13,335	\$238	\$14,243
\$15,000	\$727	\$17,439	\$520	\$18,693	\$417	\$20,002	\$357	\$21,364

NOT ALL PLANS OFFERED AT EVERY PRACTICE.

** See back panel for details.

^ Under the No Interest Plans, each month you only need to pay the required minimum monthly payment. The amounts in these columns are the suggested amounts to be paid if you choose to make equal monthly

payments, to take advantage of the promotion, avoid interest and pay only the amount financed. Future minimum payments will vary based on amount and timing of payments, interest rate and other charges added to the account.