## Welcome to CAPEXMD

CAPEX**MD** provides friendly, affordable, stress-free, financial solutions for fertility treatment.

We specialize in providing patient financing for all fertility treatment options.

Our easy, convenient loan process and competitive rates ensure that the financial aspects of treatment are not an obstacle to achieving your dream of a family.

CAPEX**MD** offers a wide variety of loan options, allowing you to attain the financing required to make your treatment affordable.

Each loan program is designed to fit your individual circumstances and once approved, our Fertility Loan Specialists will work closely with your fertility center to ensure that funds are secured prior to the commencement of your treatment.

Apply Now with our easy & secure, online application.

www.CapexMD.com





# **Fertility Medication Financing**



CAPEXMD, in collaboration with DesignRx®, offers Fertility Medication financing to patients of Participating Practices of CAPEXMD who also require funding for their IVF medical treatment. Medications for this program are available exclusively through DesignRx's nationwide network of pharmacies.

For more details please go to www.capexmd.com/medication.htm

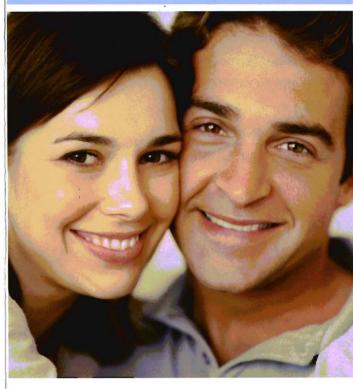
### About DesignRx:

DesignRx® is the nation's leading fertility benefits provider. DesignRx® partners with pharmaceutical manufacturers, through its elite network of specialty pharmacies, to assist patients with their fertility medication requirements.

Find out more about DesignRx® and their pharmacies at www.fertilitybydesign.com.



The Specialists in Fertility Financing



- Stress Free
- Affordable
- 24-Hour Pre-Approval

www.Capex**MD**.com

# Why CapexMD?

- Specialists in Fertility Financing
- Personal Attention
- Competitive Rates
- Easy & Secure Online Application
- Pre-Approval within 24 hours
- Flexible Terms
- Highest Confidentiality
- No Annual Fees
- No Prepayment Penalties
- Retain Your Existing Credit Facilities

## **Our Process**

Once you have met with your physician and have received a treatment plan and an estimate of costs, you are ready to apply for a loan from

CAPEXMD. It is an easy process:

- Select "Apply Now" and complete the online application (\$25 processing fee).
- Pre-approval will be provided within 24 hours.
- CAPEXMD will coordinate with your fertility center to determine the exact loan amount required for treatment.
- Final loan documents will be signed.
- Funding for fertility treatment will be sent directly to your physician within 2 business days of your loan acceptance.



# **Frequently Asked Questions**

#### How do I apply?

Apply online with our secure website, CAPEXMD.com. The application must be completed by both the Borrower (Primary Applicant) and the Co-Borrower (Secondary Applicant), which is usually your spouse or another individual who you wish to nominate.

#### Is there an Application Fee?

There is a \$25 non-refundable application fee. You will be asked to provide credit card information, and upon submission of your application, this fee will automatically be charged to your credit card.

### How do I know how much to apply for?

Apply for an amount that will cover the estimated costs of your procedure. CAPEXMD will either approve you for that amount, or inform you of the amount for which you qualify.

### How long will it take to get approved?

All applications received before 12 noon EST will be pre-approved on the same day. All applications received in after 12 noon EST or outside of our normal business hours will be pre-approved the following business day.

#### Is there a prepayment penalty?

As long as you make your monthly payments on time, you can prepay, or pay off, your remaining balance at any time, without penalty.

#### Are there any additional fees?

If the loan is approved and all loan documents are executed, there will be a document preparation fee of \$75.00 and an additional \$15.00 for every \$1,000 (or part thereof) of loan amount above \$5,000. The maximum fee is \$150.00.

#### When and to whom will the funds be disbursed?

Once you have accepted the approved loan, the funds will be disbursed directly to the physician's office within 2 business days on your behalf.

#### Who should I call if I have questions?

Select the "Contact Us" button and submit your request for information. A Fertility Loan Specialist will call you on the same day if your request is received before 12 noon EST, or the following day if received after 12 noon EST.

