

## PAYMENT OPTIONS

### Invest In Your Health & Well-being

Choosing a financing plan makes it **easy, affordable and convenient** to budget for the dental treatment you need today.

### Who Is Desjardins?

Desjardins is **Canada's largest credit union** providing products and services to its members. For more information, visit [www.desjardins.com](http://www.desjardins.com)

Through our partnership with Desjardins, you can:

- > **Begin** your dental implant treatment **today!**
- > **Save costs** associated with delaying treatment
- > **Protect** your health and well-being by avoiding complications in the future due to lack of treatment

### FINANCING PLANS

#### Option 1 (48 months)

If you borrow \$1000:  
the monthly payment is **\$24.84**  
(including interest of \$1.86)

#### Option 2 (60 months)

If you borrow \$1000:  
the monthly payment is **\$20.71**  
(including interest of \$1.48)

#### Option 3 (No money down)

**\$0 down, \$0 payments, 0% interest**  
(don't pay until 2015)

### Accord D Desjardins Gives You:

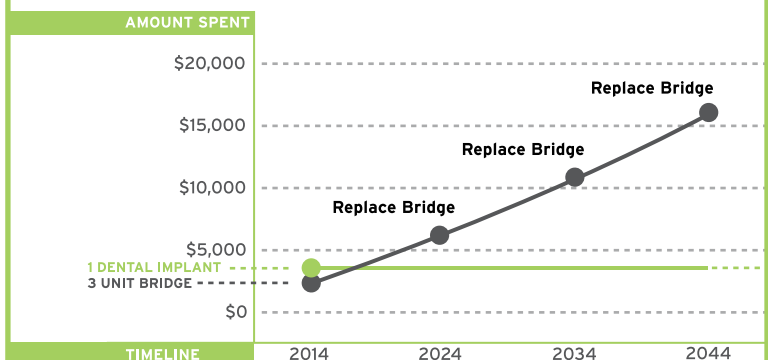
- > **Affordable**, low monthly payments
- > Pay down or pay your balance in full at any time **without penalty**
- > **No** annual or administrative fees
- > **No upfront costs**

### We Are Here For You:

If you have questions, **please ask us**. Our **only** priority is working together with **you** to provide the treatment best suited to **your needs**.

### DENTAL IMPLANT EXAMPLE: IMPLANTS vs BRIDGES

#### Cumulative Cost of a Dental Implant vs. a Bridge ← OVER 30 YEARS →



### The Statistics For Dental Implants:

- > Dental implants are the **most successful** dental procedure
- > **95-98%** success rate over 10 years
- > Still working for you after **25/35 years**

### COSMETIC DENTISTRY EXAMPLE: VENEERS



## GET TREATMENT NOW, PAY IN 2015!

### Option 3 (No money down)

Get dental treatment now, and take advantage of \$0 down, \$0 payments, 0% interest until 2015!

### \$0 DOWN

#### Don't Wait

Treat yourself to a winning smile. Treatment such as Implants or veneers are not exclusively for Hollywood celebrities. You don't need to be famously rich to take advantage of this financing offer. With **\$0 down** you keep your money in your pocket while you enjoy a smile that shines like the stars.

### \$0 PAYMENTS

#### Stress Free

Feel free to let your smile shine without the worries of pain, discomfort, or diminished self-confidence. We are giving you the opportunity to invest in your health **without restricting** your ability to enjoy your money. Having the financial freedom to create your own budget allows you to spend your hard earned money on the things you want.

### 0% INTEREST

#### Freedom

Your best interest is our main concern. Take advantage of the **12 months of 0% financing** to pay for your procedure without having to pay a penny more. Interest free financing allows you an added discount compared to our regular financing plans when you pay for your procedure within the first year.

Imagine, for the **price of your daily coffee** you can transform into the new and improved you. With an average cost of just **\$3/day\*\*\***, investing in your health has never looked more attractive. **Don't wait**; book today to begin your transformation to a secure and confident future.

*Subject to Desjardins Card services credit approval. Cannot be combined with any other offer. Offer is only available to Canadian citizens or permanent residents.*

*\*\*\*Conditions apply; \$90.00/month financing is based on a 5 year or 60 month term and determined by the average cost of Dental Implants. If you are still reading this, we know you pay attention to detail. Like you, we believe that focusing on the details is important. We pride ourselves on our attention to you. At Shine, we are confident we can provide you with the best smile and oral health possible.*