

Doing Nothing is Not an Option IT IS A LOSS!

WHY?

Personal Injury medical receivables are illiquid until they are settled.
There are 3 factors that none of us control:

- ◊ IF a case is going to settle
- ◊ WHEN a case is going to settle
- ◊ HOW MUCH a case is going to settle for



Not monetizing your receivables is **LOST OPPORTUNITY**. Why wait for your cases to settle when you can put your money to work, right now? Smart money is working money!

How Does our **Advance Model** Work?

- » Ocean Funding uses its proprietary underwriting process to advance an average of 20% of gross charges.
- » Once Ocean Funding gets its principal and preferred return, the provider will enjoy the opportunity to collect 100% of all remaining settlements in the portfolio.
- » Ocean Funding allows you to monetize PI receivables without selling them.
- » There is limited risk on any single case due to the overall value of the Ocean Funding portfolio.
- » Ocean Funding will allow up to 24 months for the provider to return the advance and the preferred return out of the first dollars collected.
- » You maintain attorney relationships and control of settlement.

BENEFITS OF OUR ADVANCE MODEL

- » Monetize PI receivables without selling them
- » No Ocean Funding involvement in settlement process
- » **Provider maintains control of settlement**
- » Keep more of your PI receivable's total settlement value
- » Leverage your assets to fuel strategic growth opportunities

BENEFITS OF SELLING RECEIVABLES

- » Guaranteed fixed amount of up-front cash
- » Provider does not need to manage settlement negotiations
- » Predictable payments on unpredictable PI receivables
- » Reduce overhead for billing, following up, tracking and collecting liens
- » No risk of a lost case or having lien negotiated down in future when case settles

EXAMPLE OF THE ADVANCE MODEL FINANCIAL ANALYSIS	Ocean Funding ADVANCE*
GROSS RECEIVABLES	\$1,000,000
ProMed ADVANCE TO PROVIDER	\$200,000
PRINCIPAL AND PREFERRED RETURN	\$320,000
100% OF BALANCE GOES TO THE PROVIDER	\$680,000 Potential

**CASH FLOW
AWAITS**