Western Maryland **General Dentistry** MERGER FINANCIAL DATA SUMMARY FOR PRACTICE 9157 The following statistics are based on assumptions that the subject practice will continue to be operated as it has been in the past. Variation from past performance are 1) increase in fees for each year; 2) no production increase occurs; and 3) overhead expenses increase each year. Fee and overhead increases are based on estimates of inflation and The purpose of this summary is to demonstrate the individual practice revenues and profitability of this particular practice. PRACTICE FINANCIAL SUMMARY AMOUNT OF INCOME PERSONALLY GENERATED BY PURCHASER \$362,531 COMPENSATION FOR PURCHASER FOR HIS/HER PRODUCTION. CONSIDER A GENEROUS COMMISSION RATE OF \$126,886 35% NOW CONSIDER THE PRACTICE PROFIT. THIS IS AN AMOUNT OVER AND ABOVE THE COMPENSATION FOR PURCHASER'S PRODUCTION. THE PROFIT IS THE BENEFIT OF OWNERSHIP OF THE PRACTICE. ONLY PRACTICE OWNERS REALIZE PRACTICE PROFIT. IN THIS PRACTICE, THE PROFIT, AFTER ALL EXPENSES AND SALARY COMPENSATION TO THE PURCHASER IS PAID AMOUNTS TO \$281,319 THE PROFIT - NOT INCLUDING PURCHASER SALARY, DIVIDED BY THE TOTAL LOAN FOR THE PRACTICE PRICE AND WORKING CAPITAL, REPRESENTS THE RATE OF 63% TO COMPARE THIS OPPORTUNITY TO OTHER OPPORTUNITIES, WHETHER THEY ARE ASSOCIATESHIPS OR OTHER PRACTICES TO PURCHASE, LOOK AT SEVERAL KEY DATA POINTS. SUBJECT PRACTICE HOW DOES THE ALTERNATIVE COMPARE WITH BEFORE TAX DOLLARS (AFTER DEBT SERVICE) \$281,319 2. ARE THERE TAX SAVINGS AND EQUITY INCREASES FOR THE PURCHASER \$41,256 3. TOTAL ECONOMIC BENEFIT - NET CASH FLOW (AFTER DEBT SERVICE), EQUITY, AND TAX SAVINGS \$322,575

Western Maryland General Dentistry MERGER FINANCIAL DATA FOR PRACTICE 9157

The following summary illustrates a projected year's income and expenses for the subject practice which incorporates an increase in fees and overhead expense but no increase in production. This summary is not a representation or warranty of future practice performance. Purchasers should obtain qualified legal and accounting counsel prior to any purchase decisions. **NOTE: Practice price does not include accounts receivable.**

counsel prior to	o any purchase	decisions. No	OTE: Practice pr	ice does not include accounts receive	able.	
PRACTICE IN	COME					
EXPECTED G	ROSS COLLEC	TIONS			\$483,375	100.0%
	HYGIENE CO	MPONENT			\$120,844	25.0%
	DENTIST CO	MPONENT			\$362,531	75.0%
		RETAINED S	ELLER			
		ASSOCIATE				
		PURCHASEF	₹		\$362,531	75.0%
VARIABLE EX	PENSES					
	WAGES, PAY	ROLL TAX, E	TC.		\$106,342	22.0%
	LABORATOR	Y			\$14,957	3.1%
	CLINICAL SU	PPLIES			\$14,253	2.9%
	OTHER VARI	ABLE EXPEN	SE		\$7,116	1.5%
				TOTAL VARIABLE EXPENSE	\$142,668	29.5%
FIXED EXPEN	ISES					
	PHONE, UTIL	ITIES			\$3,000	0.6%
	LEGAL & ACC	COUNTING			\$3,500	0.7%
	INSURANCE				\$1,500	0.3%
	OTHER FIXE	D EXPENSE			\$6,224	1.3%
	-			TOTAL FIXED EXPENSE	\$14,224	2.9%
PRACTICE DE	BT SERVICE					
	INTEREST				\$18,940	3.9%
	PRINCIPAL				\$26,223	5.4%
				TOTAL DEBT SERVICE	\$45,163	9.3%
SUMMARY	OLI FOTIONO				\$400.075	400.00/
	OLLECTIONS				\$483,375	100.0%
EXPECTED E					\$156,892	32.5%
PRACTICE DE		B EADENGE	AND DERT & P	ERCENT OF PERSONAL PROD.	\$45,163 \$281,319	9.3% 78%
	PRODUCED P		I	ERGENT OF FERGONAL FROD.	\$362,531	75.0%
EQUITY INCREASE & PERCENT OF PERSONAL PRODUCTION					\$26,223	7.2%
TAX SAVINGS FROM DEPRECIATION & PERCENT OF PERSONAL PRODUCTION					\$15,033	4.1%
TOTAL ECONOMIC BENEFIT-CASH, TAX SAVINGS, EQUITY & % PERSONAL PROD.					\$322,575	89%
			-	NG ASSUMPTIONS:	Ψ322,313	0376
THIS CASH F	LOW EXAMPLE	IS BASED O				
PRACTICE SALES PRICE & PERCENT OF GROSS				\$316,000	67%	
				WORKING CAPITAL	\$23,000	
TOTAL PRACTICE LOAN					\$339,000	
PRACTICE LOAN INTEREST RATE					6.00%	
PRACTICE LOAN TERM IN MONTHS					120	
				PRACTICE MONTHLY PAYMENT	\$3,764	9%
PURCHASER	CASH FLOW C	ONSIDERATI	ONS			
				MONTHLY PRACTICE PAYMENTS	\$3,764	9%
ESTIMATED MONTHLY HYGIENE AND ASSOCIATE PROFIT					\$5,639	14%
PURCHASER SALARY BASED ON 35% OF PERSONAL PRODUCTION					\$126,886	
PRACTICE PROFIT - IN ADDITION TO PURCHASER SALARY					\$214,629	63%
TOTAL PURCHASER SALARY AND PRACTICE PROFIT					\$341,515	
LESS PRACTICE DEBT SERVICE					(\$45,163)	
		PF	RACTICE SALAR	Y + PROFIT +TAX SAVINGS - LOAN	\$296,352	

Western Maryland MERGER DATA FOR PRACTICE NUMBER 9157 The following data is provided by the owner of the practice. It is believed to the best of the owner's knowledge to be a true and accurate representation of the facts of the practice. It is the responsibility of any purchaser to verify all information contained herein and to seek qualified counsel in the interpretation and verification thereof. OFFICE DATA SQUARE FOOTAGE OF OFFICE 1,700 **EXPANDABLE FOOTAGE** CURRENT MONTHLY RENTAL i.e. "1200" PRICE PER SQUARE FOOT IS OFFICE HANDICAPPED ACCESSIBLE? NUMBER OF PARKING SPACES PROXIMITY OF PARKING PLACES Very close to front door # EQUIPPED OPS NUMBER OF PLUMBED BUT UNEQUIPPED OPERATORIES NUMBER OF OPERATORIES USED PRIMARILY BY DENTIST(S) NUMBER OF OPERATORIES USED PRIMARILY BY HYGIENIST(S) NUMBER OF UNPLUMBED AND EMPTY OPERATORIES DO YOU OWN YOUR BUILDING? YES OR NO YES DO YOU WISH TO SELL THE BUILDING? YES OR NO YES IF NOT APPRAISED, ESTIMATED BUILDING PRICE \$150,000 IF NOT SOLD, MONTHLY RENTAL AMOUNT ANNUAL REAL ESTATE TAXES \$734 ANNUAL REAL ESTATE INSURANCE COST \$1,428 DATE OF LEASE i.e. "6/1/2016" DATE LEASE ENDS - i.e. "1/1/2020" IS THERE AN OPTION TO PURCHASE? RENEWAL OPTIONS BUILDING VALUE TO BE USED \$150,000 PURCHASER MORTGAGE INTEREST RATE 6.00% PURCHASER MORTGAGE TERM - YEARS PURCHASER MONTHLY PAYMENT PURCHASER CURRENT MONTHLY RENT PRICE PER SQUARE FOOT \$7.59 WORK SCHEDULE PLANS AFTER SALE OF PRACTICE DAYS/WEEK CURRENTLY WORKED 3.0 HOW MANY DAYS WOULD YOU PREFER TO WORK FOR BUYER DESIRED WORK DAYS/WEEK 1ST YR DESIRED WORK DAYS/WEEK 2ND YR DESIRED WORK DAYS/WEEK 3RD YR DESIRED WORK DAYS/WEEK 4TH YR DESIRED WORK DAYS/WEEK 5TH YR DESIRED WORK DAYS/WEEK 6TH YR COVID INFORMATION DATE CLOSED FOR COVID DATE REOPENED FOR COVID DATE OF LATEST PRACTICE REVENUE AMOUNT OF LATEST PRACTICE REVENUES AMOUNT OF ANY PPP OR EIDL LOANS

PRACTICE DATA	
MANAGEMENT CONSULTANT IN LAST 5 YRS? IF SO WHO?	No
RESULTS	
DESCRIBE INTERNAL MARKETING	Word of Mouth
DESCRIBE INTERNAL MARKETING	VVOId of Moduli
DESCRIBE EXTERNAL MARKETING	Wahaita community calandar
DESCRIBE EXTERNAL MARKETING	Website, community calendar
HAR ODGOO CHANGED CIONIEICANTI VO. MUNO	ly.
HAS GROSS CHANGED SIGNIFICANTLY? WHY?	No
LIST SEDATIONS USED - NITROUS, DOCS, IV SEDATION	Nitrous Oxide
IS YOUR PRACTICE MERCURY FREE - NO AMALGAM?	Pretty much
WHAT TYPE RECALL SYSTEM	Postcards 1 month before; phone call 2 days ahead
WHAT TYPE COMPUTER SYSTEM	Easy Dental
PURCHASER MUST PERSONALLY VERIFY PATIENT POPULATION DAT	A & REDUCED FEE PLANS
ESTIMATE NUMBER OF PTS LAST 18 MONTHS	2,700
AVERAGE NUMBER OF NEW PATIENTS PER MONTH	60
AVERAGE NUMBER PTS TREATED PER DAY BY DENTIST(S)	15
AVERAGE NUMBER PTS TREATED PER DAY BY HYGIENIST(S)	10
HOW FAR AHEAD IS DENTIST SCHEDULED?	2-1/2 weeks
HOW FAR AHEAD IS HYGIENIST SCHEDULED?	6 months
PRACTICE DATA	
% INCOME FROM CASH	10%
% OF PATIENTS PAYING CASH	10%
% INCOME FROM INSURANCE	60%
% OF PATIENTS WITH INSURANCE	60%
% PRACTICE INCOME FROM CAPTITATION	
% OF PATIENTS WITH CAPITATION	
% PRACTICE INCOME FROM MEDICAID	30%
% OF PATIENTS WITH MEDICAID	30%
% PRACTICE INCOME FROM REDUCED FEE PLANS	30%
% OF PATIENTS WITH REDUCED FEE PLANS	30%
SCHEDULING DATA	
MONDAY	8 AM - 5 PM
TUESDAY	8 AM - 5PM
WEDNESDAY	8 AM - 5 PM
THURSDAY	
FRIDAY	
SATURDAY	
OWNER HOURS WORKED PER WEEK	24
	27
ASSOCIATE HOURS WORKED PER WEEK	04
HYGIENIST HOURS WORKED PER WEEK	24
DENTIST PATIENT VISITS PER YEAR	2,250
HYGIENE PATIENT VISITS PER YEAR	1,500
NUMBER OF DAYS WORKED PER YEAR	142
NUMBER OF WEEKS WORKED PER YEAR	50
COLLECTION DATA	
WHAT IS YOUR COLLECTION PERCENTAGE	
ACTUAL ACCOUNTS RECEIVABLE BALANCE	
WHAT IS YOUR PATIENT CREDIT BALANCE	
ACCOUNTS RECEIVABLES - CURRENT	
ACCOUNTS RECEIVABLES - 31-60 DAYS	
ACCOUNTS RECEIVABLE - 61-90 DAYS	
ACCOUNTS RECEIVABLE >90 DAYS	

WHAT PERCENTAGE OF THE PRACTICE INCOME IS:	
HYGIENIST PRODUCTION	25%
OPERATIVE	25%
PEDODONTICS	
ORTHODONTICS	
IMPLANTS	
REMOVABLE PROSTHETICS	13%
FIXED PROSTHETICS	12%
ENDODONTICS	3%
PERIODONTICS	
ORAL SURGERY	17%
COSMETIC	5%
TMJ TREATMENT	
SOFT TISSUE MANAGEMENT	
OTHER	
TOTAL	100%
WHAT SERVICES ARE REFERRED OUT?	Molar Endo,Perio,Ortho,Implants&Impactions,3rd Molars,Difficult Pedo
REVENUES SOURCES	
IS ANY OF YOUR REPORTED INCOME FROM ANY OTHER	
SOURCE THAN PATIENT TREATMENT FROM THIS PRACTICE?	No
IF SO HOW MUCH IN CURRENT PERIOD?	
IF SO , HOW MUCH FOR LAST YEAR?	
IF SO HOW MUCH FOR THE PREVIOUS YEAR?	
WHAT IS THE SOURCE OF THIS OTHER INCOME?	
FEE SCHEDULE	
ADULT PROPHY 01110	\$100
TWO SURFACE ANTERIOR COMPOSITE 02331	\$220
CORE BUILD-UP 02950	\$270
CROWN - GOLD/PORCELAIN 02750	0000
ANTERIOR CANAL ROOT CANAL 03310 PANORAMIC X-RAY 00330	\$800 \$120
TWO SURFACE POSTERIOR COMPOSITE 02392	\$250
CROWN - PORCELAIN CERAMIC 02740	\$1,200
LABIAL PORCELAIN VENEER 02962	\$1,200
BICUSPID ROOT CANAL 03320	\$1,000
AVERAGE OF FEES	\$573
PERCENT OF FEE PARITY	118%
DEMOGRAPHIC DATA	
WHAT IS APPROX. POPULATION OF YOUR CITY OR TOWN	25,000
	17,000
WHAT IS APPROX. POPULATION OF YOUR DRAWING AREA	
APPROXIMATE NUMBER OF GENERAL DENTAL PRACTICES	thirtyone Cumberland
WITHIN	Cumberland CSV Western Mandand Health System State and Enderel Brisen
MAJOR EMPLOYERS IN AREA	CSX, Western Maryland Health System, State and Federal Prison
DESCRIBE ANY MAJOR ECONOMIC CHANGES IN DRAWING AREA	
SESSIONE ART MINIOR ESSIONNES STANDES IN DIVINING AICEN	
VEAD DECIMINING DRACTICE IN CITY	1004
YEAR BEGINNING PRACTICE IN CURRENT LOCATION	
YEAR BEGINNING PRACTICE IN CURRENT LOCATION	
RIGHT OR LEFT HANDED	
PURCHASE OR SCRATCH START	Purchase

STAFF DATA						
POSITION	YEAR HIRED	STAY	BENEFITS	ANNUAL SALARY	HOURLY SALARY	ANNUAL COST OF BENEFITS
RECEPTIONIST						
OFFICE MANAGER	2019	Yes		\$42,600		
INSURANCE						
OTHER FRONT DESK						
BOOKKEEPER						
ASSISTANT	2001	Yes		\$30,550		
ASSISTANT						
ASSISTANT						
ASSISTANT						
ASSISTANT						
HYGIENIST	2016	Yes		\$39,104		
HYGIENIST	2023	Yes		\$39,104		
HYGIENIST						
HYGIENIST						
LAB TECHNICIAN						
LAB TECHNICIAN						
ASSOCIATE						
ASSOCIATE						
ASSOCIATE						
WHAT IS THE ESTING	WHAT P MATED MARKI YEES WHO AF ORMAL SALAI ND WHAT IS AI	OSITION ET VALU RE PAID RY FOR	MORE OR LESS THEIR POSITION?			
COLLECTION CENTER	lS .				T	
				1/1/2024 0/20/202	2023	2022
		CDC	SE COLLECTIONS	1/1/2024 - 9/30/2024		_
GROSS COLLECTIONS				\$438,910	\$348,598	
OWNER COLLECTIONS HYGIENIST COLLECTIONS						
ASSOCIATE COLLECTIONS						
		ASSOCIATE COLLECTIONS ASSOCIATE COLLECTIONS				-
		SSOCIA				
	A		TE COLLECTIONS			
	A A	SSOCIA	TE COLLECTIONS TE COLLECTIONS			
ACCOCIATE	A A A	SSOCIA ⁻ SSOCIA ⁻	TE COLLECTIONS TE COLLECTIONS TE COLLECTIONS		#O	
ASSOCIATE - SALARY HYGIENIST - SALARY	A A IN DOLLARS	SSOCIA ⁻ SSOCIA ⁻ / COMM	TE COLLECTIONS TE COLLECTIONS TE COLLECTIONS ISSION PERCENT	\$0	\$0	

CONFORMITY DATA		•	
DOES YOUR PRACTICE MEET OSHA STANDARDS? WHY NOT?	Yes		
DOES YOUR PRACTICE MEET HIPAA STANDARDS? WHY NOT?	Yes		
ANY DISCIPLINARY ACTION IN LAST 7 YRS? EXPLAIN	No		
ANY PRACTICE LAWSUITS FILED IN PAST TEN YRS. EXPLAIN	No		
	NO		
YOUR PRACTICE OF DENTISTRY?			
INSURANCE EXPLANATION			
TOTAL EXPENSE FOR INSURANCE IN CURRENT PERIOD			
HOW MUCH OF TOTAL IS FOR OWNER HEALTH INSURANCE?			
HOW MUCH OF TOTAL IS FOR STAFF HEALTH INSURANCE? HOW MUCH OF TOTAL IS FOR OTHER OWNER BENEFITS?	£4.000		
	* ,		
HOW MUCH OF TOTAL IS FOR MALPRACTICE INSURANCE? HOW MUCH FOR TOTAL IS FOR BUILDING INSURANCE?	•		
TIOW WOCTH ON TOTAL IS FOR BUILDING INSURANCE:	ψ1,420		
TAXES AND LICENSES EXPLANATION			
TOTAL EXPENSE FOR TAXES			
HOW MUCH OF TOTAL IS FOR PAYROLL TAXES?			
HOW MUCH OF TOTAL IS FOR STAFF PAYROLL TAX?			
HOW MUCH OF TOTAL IS FOR OWNER PAYROLL TAX?			
HOW MUCH OF TOTAL IS AD VALOREM (PRACTICE EQUIP)?			
HOW MUCH OF TOTAL IS FOR REAL ESTATE TAXES?	\$1,305		
PENSION EXPLANATION AND 401k COMBINED			
TOTAL EXPENSES FOR PENSION PLAN HOW MUCH OF TOTAL IS FOR STAFF			
HOW MUCH OF TOTAL IS FOR OWNER?			
BENEFITS EXPLANATION			
TOTAL EXPENSE FOR EMPLOYEE BENEFITS			
HOW MUCH OF TOTAL IS FOR STAFF?			
HOW MUCH OF TOTAL IS FOR OWNER?			
PLEASE LIST THE TOP TE	% OF PRX INCOME	% OF YOUR FEE	
PLAN NAME - BE SURE TO LIST DELTA PREMIERE IF YOU HAVE		THIS PLAN PAYS	
Delta			
UPMC			
United Concordia			
Maryland Health Smiles (children and adults)			
PPOs			