

What's the Lifetime Cost of a BEMER?

All Figures used are based on the BEMER Pro Set

BEMER Quality Products are hand-crafted using *German Engineering* and *Swiss Craftsmanship* in their own factory in the country of Liechtenstein. **BEMER** insists on the highest quality standards, and the quality products are designed to be durable and long-lasting.

BEMER Quality Products come with a generous warranty for a period of 3 full years after purchase. (Except the *B. Light* and *Rechargeable Battery*, which have a 6 month warranty).

It's been our experience, in the event a component malfunctions during the warranty period, **BEMER** will replace that component with no questions. Once notified, a replacement product will be shipped next-day air at their expense. They even include a pre-paid return shipping label for the defective item. It couldn't be easier to work with **BEMER**.

For our purposes here, and the examples shown below, we are going to assume that the average life span of a **BEMER** product is approximately **10 years**, which is conservative.

Retail price of the BEMER Pro Set = \$5,990 plus applicable state tax - not included in figures below.

# People in Family:	1 Person	2 People	3 People	4 People	5 People
Annual Cost (per Person)	\$600	\$300	\$200	\$150	\$120
Monthly Cost (per Person)	\$50	\$25	\$17	\$12	\$10
Daily Cost (per Person)	\$1.65	\$.82	\$.55	\$.41	\$.33

Is Your Long-Term Health and Wellness Worth about \$1 a Day?



Financing Options for Your New BEMER

*In contemplating a purchase of Your BEMER, the real question is:
How much of a priority do you place on your long-term health and wellness?*

Payments as low as \$65 a month to Purchase Your Own BEMER.

Acquiring a new **BEMER** is less expensive on a monthly basis than most people may think. To put it into perspective, most people will spend more on their cell phone bill... cable TV bill... daily Starbucks... and going out to dinner... than they would to purchase their own **BEMER**.

We think you would have to agree that the long-term benefits of having a BEMER in your own home are so MUCH BETTER for you and your family, for the money spent!

The purchase of your new **BEMER** really comes down to a decision of *“how much of a priority do you place on your long-term health and wellness?”* What difference will it make for your family?

Now, we understand that most people don't have piles of cash laying around just waiting to purchase their new **BEMER** outright. We completely understand that. So, the most popular financing option our customers use to the purchase their new **BEMER**, is to apply for a **0% interest Credit Card**. If you have a credit score of around 660 or higher, you will most likely qualify for one of these credit card options.

There are a number of different banks offering these kinds of options, which range from 12 to 18 months in length, depending upon credit history and which card you apply for.

If you're approved, some of the credit cards have a payment structure that is as low as **1% of the outstanding balance during the 0% interest period**.

In that instance, the payment on your own **BEMER Pro Set** could be as low as **\$65 a month**.



Once the zero interest period is over, your payment would likely increase based on the bank's terms and conditions. As necessary, you would have the option to roll any remaining balance to a second zero interest credit card, and keep a low payment going.

Several options are available for you to arrange financing for your new BEMER including:

- 1) **Use an existing credit card that you already have in your possession.** Often times, if you call your issuing bank, and...
 - a) Let them know that you are needing to purchase an *FDA Approved Medical Device*
 - b) Ask them if you can get **0% interest for 12 to 24 months**, instead of applying for a new credit card through a different bank, they will agree to that.
 - c) If they won't give you a **0% interest rate**, ask them how low of an interest rate they are willing to give you, and for what period of time.

Based on that information, you can make a decision if you are willing to accept those terms, or apply for a different card instead.

- 2) **Apply for a new 0% Interest Credit Card.** Go to: **www.CompareCards.com**

Once there, select the "Low Interest" option, and then you can preview the various options available. In most cases, you'll need a credit score of at least 660 or higher, to be approved for a **0% interest** credit card.

A Word of Caution: You don't want to apply for more than 1 or 2 cards at one time, as that will negatively affect your credit score. Banks don't want to see you applying for a lot of new credit all at once.

- 3) **Another option to compare Credit Cards is to go to: www.NerdWallet.com**

Hover over the "**Credit Cards**" tab, then look at the "**Best of**" on the left hand side, and you will see a variety of categories where you can look. One of the categories is "**Best of 0% APR Cards.**" There are plenty of options available for you to review and make a decision of what's best for you.

- 4) **If you're not sure how good / bad your credit score is?** Consider starting the process by going to: **www.CreditKarma.com** sign-up for a FREE account and first find out what your current credit score looks like. They will then be able to refer you to the best sources for 0% interest or low-interest rate credit cards, based on your current credit score.

- 5) **Use a combination of available cash and credit.** Many people have some money sitting in an emergency account, and to better your overall health and wellness would be an appropriate use for such funds. Consider using some of that cash for the purchase of your new **BEMER**, then put the remaining balance on a credit card using one of the previous options.
- 6) **You might consider using a home equity line of credit.** If you don't already have one, it may take a couple of weeks to get one set-up through your local bank or credit union, but it would be an effective, low-cost alternative to finance your new **BEMER**.

Pay-off Your New BEMER Faster... Using “Other People’s Money”!

Savvy business people know it's always better to work with “*other people's money*” to pay down debt, rather than to use your own, if that's an option. To that end, if you have ever wanted to own your own business, and have a passion for what you have learned about **BEMER**, and what it's amazing products can do for your family, as well as others you know and love — then you may want to seriously consider becoming an **Independent BEMER Distributor**.

Through becoming an Independent **BEMER** Distributor, you have an incredible opportunity to pay-off your new **BEMER** much faster than you could otherwise on your own. **BEMER** pays its *Independent Distributors* very generously when they sell a **BEMER**. Thus, we would invite you to explore participating in the opportunity side of **BEMER**.

You could actually pay-off your own **BEMER** by selling only six (that's 6) **BEMER Pro Sets**. The commission structure is pretty simple — you would earn about \$1,000 on your first four sales, and then about \$1,500 on the next two sales. And with that, your **BEMER** would be paid-off from the commissions you have earned.

This is a classic example of working with “*other people's money*” to bring down, or be able to eliminate, the cost of your **BEMER** out of your own pocket! If this is of interest to you, get back to the person who introduced you to **BEMER**, and they can fill you in on the details.