

What is the S.P.O.T. Program?

The S.P.O.T. Program was designed to benefit our patients by creating a custom savings program that allows you to start planning for your child's future orthodontic treatment at an early age, in order to help minimize the financial impact it may have. We know that even with our affordable payment plans



and your insurance benefits, adding one more payment to your budget can seem overwhelming. At Children & Teen Dental (C&TD), we are dedicated to making orthodontic treatment affordable, and we want to help!

How do I enroll and begin saving?

As early as toddler age, you can start your S.P.O.T. Program for as little as **\$25 per month!** It's simple! All you have to do is set up an automated monthly contribution with a minimum 6 month enrollment, and the SAVINGS will BEGIN! Select the amount you would like to invest each month. (NOTE: This amount cannot be changed once the S.P.O.T. contract is signed.) C&TD will deposit your contribution into a FDIC secured escrow savings account. You will then be able to apply your accrued savings towards the down payment when beginning treatment or apply it to lower your monthly payment. It's up to you!

Enroll in our S.P.O.T. Program today, and Children & Teen Dental will match 20% of your total investment up to \$700 when your child is ready to start Treatment. For example, if you deposit **\$2,000** into your account, we will deposit **\$400** into your account when orthodontic treatment is initiated.

What are the benefits of participating in the S.P.O.T. Program?

- ◆ As early as toddler age, you can plan ahead and put money away for future orthodontic treatment.
- ◆ Children & Teen Dental will match 20% of your total contribution once the doctor advises to begin treatment.
- ◆ You can use the money you have contributed into your S.P.O.T. account towards your down payment to start orthodontic treatment or to lower your monthly payments once treatment is initiated.

Who can contribute money into my S.P.O.T. account?

We will not turn anyone away for wanting to be a part of giving you or your child the smile you deserve!

A few examples of contributors:

- ◆ Parents
- ◆ Grandparents
- ◆ Aunts and/or Uncles
- ◆ Siblings
- ◆ Friends



How do I contribute?

We will assist you in setting up a S.P.O.T. account within our system in which your funds will be deposited automatically into an escrow account when you select the **amount** of your monthly contribution.

What is the maximum TOTAL amount I can contribute to my S.P.O.T account?

Up to **\$3,500.00** can be deposited into your S.P.O.T account.

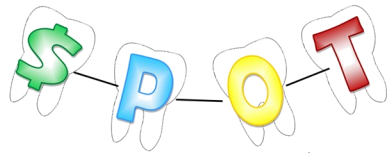


What are the parameters for my monthly contributions to my S.P.O.T. account?

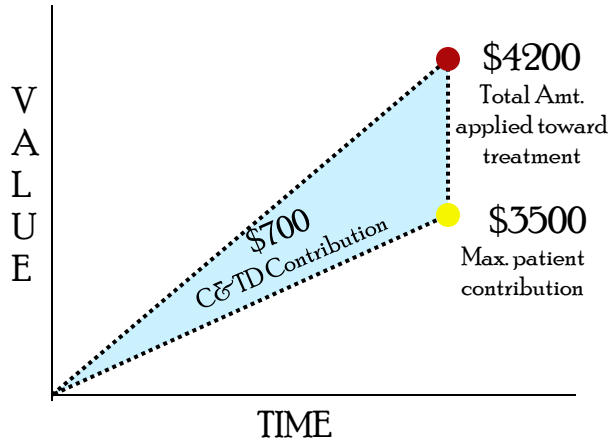
The minimum monthly contribution you can make to your S.P.O.T account is **\$25.00**. The maximum monthly contribution is **\$250.00**.

What happens to the funds in my S.P.O.T. account if I move or decide to not start treatment with Children & Teen Dental?

We understand that life happens, so if you decide to move or the patient does not start treatment with Children & Teen Dental, then the S.P.O.T Account may be terminated and the responsible party can request a reimbursement which will occur within 20 business days from the cancellation request. Children & Teen Dental will charge a 5% administrative fee for early withdrawals or termination of the S.P.O.T savings plan. If treatment is not recommended or prescribed by the doctor, ALL funds contributed to the S.P.O.T. account will be reimbursed 100% without any penalties. The patient, patient's family or any other contributors are not entitled to any of the 20% matching contribution monies deposited from Children & Teen Dental.



Look below to see how you can save (and earn!) while you wait for the optimal time to begin treatment with Children & Teen Dental (C&TD) Saving Plan for Orthodontic Treatment.



For more information about the Children & Teen Dental Group S.P.O.T. Program please visit our website at—
childrenandteendental.com



WE ADMIT IT—WE LOVE KIDS! ALL KIDS, ALL AGES.

Children & Teen Dental offices are bright, welcoming and child-friendly! Our staff—fun, happy and comforting. It's a place where our doctors and staff, treat every patient as though each was their own child! That's why, since 1999, so many parents have trusted Children & Teen Dental for the best in orthodontic treatment. and care.

Remember, it is recommended that a **child's first visit** to a pediatric dentist is at **age ONE**. Should you choose, you can start the S.P.O.T. savings plan then, on your first visit to C&TD! You can set up your S.P.O.T. account and it will grow as your child grows, realizing that the **first orthodontic evaluation** should occur by **age SEVEN!**



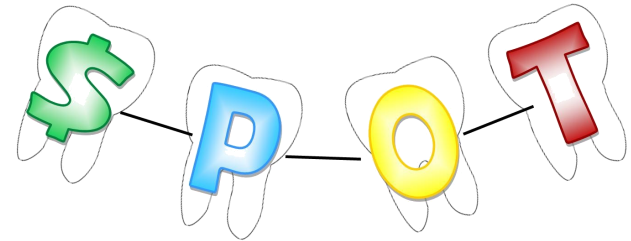
Children & Teen Dental has locations in Alabama, Florida and Georgia, All locations wishing to serve you!

Our Alabama locations—**Rice Mine Road & McFarland Blvd., Tuscaloosa, AL**

Call: 205-758-3341



Practice of—
Dr. Barry Burgess & Dr. Richard Simpson



A Children & Teen Dental

Savings Plan for Orthodontic Treatment

Now that's a smile!



childrenandteendental.com

205-758-3341