

**Founded in the midst of the Great Depression, HJ Sims has lived and breathed the bond market since 1935. In bull markets and bear; through booms, bubbles and busts, we have demonstrated our exceptional expertise, and will continue to do so.**

Today, HJ Sims continues to thrive as a full service investment bank that specializes in providing capital sourcing and advisory services to non-profit and for-profit organizations.

**Uncertainty seems the norm these days** and many of us are reacting to the ups and downs of an unpredictable market. When faced with such challenges, it's crucial to have experienced guidance.

In response to today's unique conditions, HJ Sims provides much-

needed advisory services – strategic services to those facing market-influenced financial challenges related to the senior living industry. Whether you are an owner, operator or management, we have the essential and financial wisdom to help you navigate the issues, plan a corrective strategy and implement it.

**HJ Sims Advisory Services** provides guidance and experience to assist you through the challenges – and opportunities – prevalent in times of uncertainty.



## CAPITAL STRATEGY

Amid constrained financial markets, reassessment of strategic capital plans is crucial. Sims works with clients to identify changes in project debt capacity, impact on existing or prospective rating levels, and refinancing opportunities, and then aids management teams with crafting alternative financing strategies.



## AFFILIATIONS, ACQUISITIONS, AND DIVESTITURES

Opportunities for growth, or divestiture, are often heightened in times of distress. Sims can help buyers or sellers define their goals, determine valuations, identify partners, negotiate terms, evaluate financing options, and execute their transactions.



## DEBTOR SUPPORT

In times of operational stress, relief from existing debt obligations may unfortunately be necessary for long-term survival. Whether for waivers and amendments or forbearances and restructurings, borrowers can utilize Sims to support them in their debt analysis and lender negotiations.



## RISK MANAGEMENT

As the financial markets experience more volatility, Sims advises on interest rate hedging strategies and derivative products that can help borrowers take advantage of, or protect against, unique interest rate imbalances.



## KNOWLEDGE AND EDUCATION

In the midst of rapidly evolving industry trends, the old adage that knowledge is power rings even truer. In an effort to equip management teams and boards with the knowledge they need to make swift and sound decisions, our Sims bankers regularly share insight on relevant and specific topics in the form of tailored presentations, white papers, and other mediums.

*With uncertain market conditions, HJ Sims Advisory Services is uniquely qualified to help you find the right solution.*

No matter where you are, HJ Sims is there to help.

For more information on our Advisory Services, please contact one of our banking representatives:

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We raise preferred equity from private investors and equity funds on joint venture and co-investment bases.



We share knowledge on market and industry trends and provide in-depth review of more specific topics.



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