



Why Choose Leasing for Your Equipment Acquisitions?

Today, eight out of ten American companies—from small operations to Fortune 100 companies rely on leasing to acquire assets. They recognize that value comes from use, not ownership. Leasing provides an array of financial and other business benefits:

Build capital strength - Leasing lets you purchase the equipment you need today while spreading your payments over time. You'll pay as you go, not up front—freeing up capital for investment or other business expenses instead of tying it up in fixed assets.

Avoid Obsolescence - With leasing, add-ons and upgrades are easy. Depending on the financial option you choose, when the lease expires, you can buy the equipment, trade it in for new, or simply walk away. With a lease, you're protected from being locked into owning equipment that may not meet your future needs—or that is obsolete before it fully depreciates.

Respond quickly to changing business needs - Market forces, financial pressures, and emerging competition call for flexible options. Leasing lets you respond nimbly as your business grows and changes. It also gives you the flexibility to upgrade to the newest releases, features, and functions as they become available.

Preserve your credit lines - With leasing, you'll have a new source of credit for your needs today and tomorrow, while keeping your bank lines open for other uses.

Receive 100 percent financing - Leasing permits 100 percent financing. Lease terms can be matched with the useful life of your asset. Unlike bank loans, no down payment is required in most cases and typically, there are no compensating balances. You can finance the cost of your equipment, along with installation, design, shipping, and other "soft costs".

Generate profits - As your business grows, you can reinvest the cash conserved by leasing. Grow your inventory or invest in a new marketing promotion—investments that can bring real profits to your business.

Stretch your budget - Capital budgets often won't stretch to allow for an outright purchase, but your operating budget may easily accommodate a monthly payment. Leasing guarantees a fixed monthly lease payment for the length of the lease term, so it's easy to forecast your expenses and even obtain products you hadn't planned for.

Gain tax advantages - Leasing may offer key tax benefits that reduce the cost of obtaining equipment. Depending on your lease, you may be able to write off the entire monthly payment as an operating expense or capitalize the outlay. Please consult your tax advisor about your specific situation.