

# Lease or Purchase

Be sure to consider all elements of the lease or buy decision



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## Benefits and reasons to select leasing as the preferred equipment financing method

**ASSET REDUCTION** Balance sheets can be improved by outsourcing ownership through leasing.

**100% FINANCING** Typically only one or two monthly payments are due at the start of the lease.

**ASSET CONVERSION** Convert existing assets to cash with a sale/leaseback solution.

**CONVENIENCE** One stop for both the equipment procurement and the lease financing.

**NECESSITY** When credit lines are full and cash is allocated for other projects, leasing provides the solution.

**SPEED** It's fast and convenient to acquire the equipment via a lease.

**INFLATION HEDGE** While costs and interest rates may move upwards the lease payment is set for the term.

**COMPETITIVE FINANCING RATES** When compared to bank loans and other financing sources.

**SINGLE SOURCE PROCUREMENT** Both the equipment and financing is available through participating vendors.

**OFF-BALANCE SHEET FINANCING** Can be accomplished via proper lease selection and structuring.

**PREDETERMINED CASH FLOW** The rents are agreed to and fixed for the term of the lease.

**WIDE FINANCING RANGE** Transactions may range in value from \$7,500 to \$5,000,000 plus.

**VARIETY OF LEASE TERMS** Equipment leases are typically from one to six years in length.

**NEW & USED EQUIPMENT** Both new and used equipment may be leased.

**WIDE CREDIT RANGE** Programs covering a wide range of governmental and business requirements..

**AMT AND NOL BENEFITS** Not usually available through other financing structures.

**2009 SECTION 179 DEPRECIATION** Expense \$250,000 of leased assets with minimum cash outlay.

**2009 BONUS DEPRECIATION** 60% MACRS write-off after 179 Depreciation exhausted.

Seasoned Leasing Executives Providing Service with Satisfaction that Exceeds Expectations