

# TOP 5 REASONS TO LEASE

## 1. BE COMPETITIVE AND PRODUCTIVE

Leasing enables you to stay on top of technological advances to help you maximize productivity and effectiveness. You don't bear the risks of using obsolete technology and the hassle of complying with e-waste disposal regulations.

## 2. PREDICTABLE EXPENSES

You'll spread costs across the lifetime of your solution, replacing large upfront expenses with lower monthly payments. Monthly (or other periodic) payments can be tailored to budget levels or revenue streams. Depending upon the lease structure and your business situation, you may qualify for tax and accounting advantages, too. Consult your tax advisor; we cannot provide tax advice.

## 3. LOWER UPFRONT COSTS

You can acquire the solution you need right now, even if your current budget won't allow an outright cash purchase. Lease financing may preserve working capital and existing credit lines, freeing up cash for other operational expenses.

## 4. FLEXIBLE PAY STRUCTURES

Lease financing provides flexibility that up-front purchasing does not offer, such as: 100% financing with no money down, payment structures that match cash flows or business cycles and a variety of end-of-lease options.

## 5. ABILITY TO BUNDLE COSTS

Lease financing can cover all aspects of your solution, including hardware, software and services, from Lenovo and other vendors.

Leasing solutions make it easy for you to acquire, manage and control your assets. When you choose to lease, your business or organization will enjoy many valuable benefits.

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## IMPORTANT QUESTIONS TO CONSIDER ABOUT FINANCING

- What is your technology refresh cycle?
- Does your current expense budget allow you to acquire all the equipment and software you need right now?
- If you leased, how else would you deploy your capital budget?
- How would you benefit from potential tax advantages and accounting treatment?
- What are the benefits for your particular situation of choosing a Fair Market Value lease versus a \$1 Purchase Option lease?

## Monthly Payment Examples

Use the figures below to better understand the monthly payments by product type for a 36 month, Fair Market Value lease with a minimum purchase of \$100,000. Pricing subject to change. Lease rates may vary depending on final price, purchase configuration and timing.

\$2,500 server: \$66.38

\$1,200 laptop: \$31.86

\$800 desktop: \$21.24

\$150 monitor: \$3.98

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