To Find Some Benefits, Ask Yourself these Questions:

- Do I want to protect against technological obsolescence?
- What tax benefits do I need; all, some, or none?
- Do I need to own the equipment or just use the equipment?
- Do I want to leave my existing bank lines intact?
- I need the equipment, but I didn't budget for it. How can I get it now?
- Do I want the comfort of knowing that I can upgrade the hardware and software, as my needs change?

You may not know all the answers. If so, you are fortunate.

If not, let's take a look at what the lease alternative can do for you.

By adding the financial advantages of leasing to the operational benefits of the proposed equipment, you'll be making a cost-effective business decision.

We can fit the equipment and a lease plan to your specific functional and financial needs.

But let's do it soon After all, it's only

Money!

Affiliated Investment Group

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Money!

Create More Of It For Your Business Through Equipment Leasing.

Affiliated Investment Group

The Flexible Funding Source

There are so many good reasons for leasing, and different kinds of leases to match each lessee. We will match you with a plan that meets your needs.

FMV Lease

The Leasing Company (Lessor) owns the equipment, but the equipment user (Lessee) preserves the option to purchase or rent the equipment for its Fair Market Value (FMV) at the end of the lease.

Purchase Lease

A lease contract is structured from 24 to 60 months (sometimes longer) with an option to purchase the equipment at the end of the initial lease term. Various option amounts will be considered with the usual being 10% of the original equipment cost.

Municipal Lease

Available for the financing needs of a state agency, city, county, school district or other political subdivisions with tax-exempt status. Lease plans include non appropriations clauses, and can be tailored to budget requirements.

Sales/Leaseback

Dollars locked in equipment already purchased are freed up for working capital, investment, or other important use. The Leasing Company buys your equipment for a mutually agreed upon price, and leases it back to you. You maintain USE of the equipment and have the advantage of the released funds and a possible new write-off.

Equipment acquisitions can be made basically 3 Ways...

1

Using Working Capital to Buy Equipment

This is a good alternative if your supply of working capital is healthy and your cash flow can support the reduction.

It's also good if you don't have a more productive use for that cash, one that will generate profit for you, like purchasing inventory, investing in manufacturing, sales capability, or some other income generating activity.

2

Borrowing From A Bank To Buy The Equipment:

This may be a better alternative if the bank is flexible on the terms of the loan. Terms...

- Allowing you to add more equipment to your loan as your business grows...as Leasing does.
- Allowing you to make a smaller down payment than the usual 20% of the equipment cost.
- Allowing you to include intangible costs like delivery, installation, training and/or sales tax in the loan, in addition to the equipment cost...as Leasing does.

A bank may also be better if you don't mind reducing your credit line. On the other hand, the credit line may be more effectively used to cover contingencies that arise, or to take advantage of some unique profit-making opportunity.

or 3.

Invest in Your Business by Leasing Equipment

This may be the best alternative. **LEASING** gives you the ability to use your credit line and available cash to invest in your business, rather than buying equipment.

Unlike traditional forms of financing, LEASING is **flexible** and **creative**.

Opportunity to profit from both equipment and capital at the same time is just one of the many **benefits** of leasing

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