



Top 10 Leasing Benefits for Your Customers

This brief guide is intended to help you better understand the many ways leasing can help your customers manage their business, systems solutions and capital more effectively.

Conservation of Capital

With a lease, your customers' capital isn't tied up in equipment or system costs. It's free to be spent on other items such as additional office space, training or personnel.

100% Financing

Leasing allows your customers to finance up to 100% of the equipment cost plus certain "soft" costs such as maintenance, delivery and insurance right in the lease, minimizing up-front cash requirements.

Fixed Payments

Your customers can lock-in payments now while avoiding the risk of inflation in the future and simplifying the budgeting of monthly payments.

Flexibility

Leasing allows your customers to structure payments to fit their budget. We offer a variety of traditional and customized structures to meet their needs.

Easier Cash Flow Forecasting

Fixed monthly payments help your customers budget money into the future.

Purchase and Renewal Options

At the end of the lease, your customers may choose to purchase the equipment, upgrade to a new system or continue to lease via an ongoing renewal of their contract.

Obsolescence

Leasing keeps equipment and systems up to date. As your customers' businesses grow, their equipment may become obsolete, or the technology which was state-of-the-art yesterday, may soon become outdated. Leasing offers your customers the flexibility to upgrade to new and better technology to match their current and future needs.

Tax Advantages

Leasing allows your customers to deduct monthly lease payments on a true lease as an operating expense. Additionally, leasing may help customers avoid the Alternative Minimum Tax (AMT) by reducing their AMT Income.*

Off-Balance Sheet Financing

In some instances your customers may be advised to keep their equipment "off-balance sheet." Depending on the lease structure and the accounting treatment, their lease may qualify for off-balance sheet treatment, which may assist them in acquiring the equipment they need while:

- Maintaining compliance with bank and loan covenants
- Staying within capital budget constraints
- Improving their financial position

Preserves Credit

Leasing doesn't tie up lines of credit. So your customers have more capital at their disposal when they need it.

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*Have your customers speak with a tax advisor.