



## TOP FIVE REASONS TO LEASE

### 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.

### 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 as well.\*

### Ability to bundle costs

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

### 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.

### 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.

### Lease vs. Loan

LEASE	AT-A-GLANCE	LOAN
No	Requires down payment...	Yes
Lower	Monthly payment size is...	Higher
Many	Structuring and payment options...	Few
None	Impact on credit lines...	Reduces
Yes	Ability to bundle transactions...	No
Lower	Impact on cash flows...	Higher
No	Pledge other assets as collateral...	Yes
Leasing Company	Risk of owning obsolete technology belongs to...	You
Leasing Company	Assets tracked by...	You
Purchase, return or upgrade	Equipment end of term options...	Keep

When you choose to lease, your business or organization will enjoy many valuable benefits. Ask your Lenovo sales representative or your technology provider about using Lenovo Financial Services.

### Lenovo Financial Services

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\*Consult your tax advisor; we cannot provide tax advice.