



## 5 OF THE BEST REASONS TO LEASE RATHER THAN PAY CASH

1. **USE of the new equipment, software, and vehicles NOW** rather than wait for months or years.
  - a. **Income increase** from new equipment or software being put to use
  - b. **Time savings** on salaries and enabling you to complete more orders in less time
  - c. **Compete** by having state of the art equipment & software
  - d. **Work is much easier and enjoyable-** just imagine your business without any labor-saving items!
  - e. **Ownership at the end of the lease** with \$1, 10% residual, or other options
  - f. **Lease almost anything** that is not real estate; equipment, software, vehicles, furniture, forklifts, almost any type of equipment for health care, business, industry.
  
2. **CASH IN THE BANK** provides your company with security, flexibility & much more!
  - a. **Cash reserves** are essential to handle surprises
  - b. **Financial ratios are improved** which is essential for getting & maintaining bank lines
  - c. **Earn cash discounts** of 2% or more for paying your suppliers fast with the cash you have!
  - d. **Money in the bank is just great** for all the many reasons you can imagine!
  
3. **CASH FLOW IS IMPROVED** with great standard, special flex-plan, or other arrangements
  - a. **Cash position is better with leasing** continuously throughout the life of the lease!
  - b. **Monthly payments are low** and can even be almost eliminated during certain periods
  - c. **Our rates are great** and we have over 12 lenders to shop for the best terms
  - d. **Pay as you go** with convenient, low payments.
  - e. **Paying cash costs you 30% more** (30% tax bracket) due to buying with after tax dollars! (ex.: To buy \$10k in software from earnings, you must earn \$13k, **AND PAY \$3K IN TAX!**)
  - f. **A lease may cost you no more than paying cash** and even less! (ex.: \$10k in software on a 3- year lease is about \$361/month, totaling \$13,000 you need to earn to pay for it, the same amount as if you had paid cash but with further advantages; You pay over 36 months with cheaper dollars! You could even pay \$345/mo totaling \$12,420 (with xlnt. credit).
  - g. **Same IRS Section 179 tax break** as with cash! (ex.: \$3k in tax savings on \$10k lease (30% bracket)
  
4. **KEEP BANK LINES OPEN** for working capital needs rather than use up on equipment
  - a. **Lending limits by your corporate bank** for any one corporate borrower should not be used up on items you could lease from us with virtually no limits on borrowing! Use your bank for working capital, accounts receivable financing, real estate and use us for equipment & software.
  
5. **\*TAX, ACCOUNTING, OWNERSHIP BENEFITS** with leasing. \*Consult your accountant
  - a. **100% write off** of the monthly expense is one of our options
  - b. **Balance sheet advantages** since leased equipment may not be listed as a liability (or asset)
  - c. **IRS Section 179 \$100,000/year tax write off** is available for leased equipment, software, & vehicles and in the 30% tax bracket could save you \$30,000/year in less tax payments

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