

Software Leasing is Good Business



Competitive Rates. Fast Quotes. Flexible Plans. Friendly Partners.

Let the software pay for itself

Leasing allows you to make payments out of software earnings or production savings rather than using precious equity capital – you can use the software while it generates income.

Preserve cash and credit lines

Leasing helps you manage the balance sheet. Leasing conserves existing cash and working capital while allowing you to better respond to new business opportunities.

Low down payment

Traditional finance methods usually require a sizable down payment. Typically, a lease requires only the first and last payment. Special lease promotions allow for smaller payments to begin your lease.

Tax benefits

In many cases the monthly lease payment is deductible (pre-tax) dollar for dollar. This is because the lease payments are usually considered an operating expense. Consult your tax advisor for details.

Benefits

100% Financing:

- Total solution financing
- Low down payment
- Includes soft costs (e.g., installation, accessories, training, shipping, sales tax, etc.)

Equipment:

- Software
- Technology

Transaction Sizes:

- \$2,500 and up

Terms:

- 24-60 months (Others upon request)

Which Lease is the Right Choice?

The right choice is the lease plan that best meets the individual needs of your business. Common factors to consider are:

- Estimated useful life of the software;
- How long your business plans to use the software;
- What your business intends to do with the software at the end of the lease;
- The tax situation of your business;
- The cash flow of your business; and
- Your company's specific needs for future growth.



Sage Superior Finance and Key Equipment Finance



More About Leasing

What is a software lease? A lease is an agreement between the software owner (lessor) and the software user (lessee) which conveys the right to use the software for a specified period of time. At the end of the lease, the lessee may purchase the software for a fixed \$1 buy out.

How do I qualify? Financing provided by Key Equipment Finance is available to business customers through qualified Sage Software business partners. Credit standards may require the owner(s) to personally guarantee the lease. We do not offer financing to individuals for software intended for personal use.

How do I apply? If you are a new or existing lessee of Key Equipment Finance, you can apply directly by contacting **Stephen Interlichio at 800-523-3398**.

What information will I need to provide on the lease application? You will be asked to provide the following:

- Your general business information, including: legal business name and address, contact name for the person executing the lease, guarantor information, estimated software cost or total estimated lease amount, and the business location.

What kind of technology can I finance? You can finance a broad range of technology, including Sage software, hardware, maintenance, and training, as well as, office furniture and business solutions.

What terms are available? Key offers lease terms of 24, 36, 48 and 60 months. Other options and customized terms are available to qualified applicants.

What purchase option is available?

- Our \$1.00 Purchase Option lease allows you to purchase the software/hardware at the end of the term for the nominal charge of \$1.00 .

End-of-lease options may vary depending on the products financed. Speak with your sales representative for more details.

Can I include soft costs and services on a lease? Yes, Key Equipment Finance will finance 100% of the soft costs being financed. These soft costs and services might include: delivery, installation, service, and maintenance.

What is the difference between a lease and a loan? A lease is a contract wherein a financial provider lends a lessee the use of the technology, and the lessee pays the lessor a fee for this usage. Financing technology, in this manner provides such benefits as: better cash management, potential tax benefits, and the ability to avoid owning technology that might quickly become outdated.

Business loans are used to acquire and access cash for major purchases or business expenditures. As with leases, loans are paid back with fixed payments over a fixed period of time. Banks offer customers various loan products, but applicants are often required to provide compensating balances, large down payments, client list reviews, and cash-flow projections. Such loans are required to be secured by collateral, such as a house, a car, stocks, or bonds.

Are advance payments required? A nominal documentation fee and two advanced payments are required for most leases.

What will my rate be? Your rate will be based on a number of factors, including: equipment type and cost, length of the lease, and the end-of-lease option that you select. Once your rate is determined, it will be fixed for the term of the lease.

Key Sales Partner

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