

Thinlabs Leasing Program



Overview:

- You can defer your lease payments for up to **three months** - why pay now when you can pay later?
- Find out if you are approved in **3 hours or less!**
- Complete your lease using **E-docs** - **no printing, faxing or scanning required.** It's quick and easy!
- Customized lease programs for *municipalities, school districts, universities, police departments and fire departments!*

Benefits of Leasing:

- **Overcome Budgetary Limitations:** Leasing allows for the *acquisition of needed equipment today while maintaining capital budget integrity.*
- **Conserve Cash Flow:** We can finance **100%** of the equipment cost with *affordable monthly payments, no down payments, and no security deposits.*
- **Hedge against Inflation:** Our payments are *fixed* for the *term of the lease.* When adjusted for future, inflation the net cost of the lease *decreases.*
- **Preserve Bank Credit Lines and Liquidity:** Leasing *preserves existing bank lines of credit* for *working capital, inventory financing, or other revolving credit needs.* Studies show that every dollar of liquidity retained produces an average return of **15%.**
- **Cheaper than Paying Cash:** When the potential tax benefits of leasing are coupled with the conservation of working capital, leasing is cheaper than paying cash for equipment.
- **Obsolescence Protection:** Pay for the equipment over its useful life, and then upgrade your equipment at the end of the lease term.

Section 179 Tax Benefit:

As part of the IRS Code, Section 179 allows businesses to deduct the *full purchase price of certain assets financed or leased* and put into service.* Accelerating depreciation rather than spreading the deduction over the items useful life provides a *larger tax deduction.*

The maximum deduction limit is **\$25,000** for **2015.**

Equipment Cost:	\$ 25,000
Section 179 Deduction:	\$ 25,000
Effective Tax Bracket:	35%
Tax Savings From Use of Section 179:	\$ 8,750
Net Cost After Tax Savings:	\$ 16,250

* Please consult your tax advisor on how you can use equipment financing to take advantage of Section 179 tax savings or visit www.irs.gov for additional information. Section 179 deductions are not automatic and qualifying taxpayers who want to take advantage of the deduction must elect to do so on Form 4562. For Section 179, eligible property must be acquired for use in the active conduct of your business and must be put in use by December 31, 2015. Other rules and limitations may also apply.