



Understand your flexible payment options

How you want to leverage your business-essential assets can have a big impact on the type of payment option you should choose. Below you'll find some of our most popular options. Feel free to call your dealer or equipment sales representative for more information.

Usage and flexibility (Walk-Away)

Payment Option: Fair Market Value (FMV)

Details:

- Typically, the lowest periodic payment compared to other options
- Option to upgrade, renew, return, or purchase the equipment
- Customers can deduct lease payments as an operating expense*

Good for customers who want to:

- Have the flexibility to use the equipment but are unsure of which end of term option makes the most sense for them
- Conserve working capital
- Are interested in a low monthly payment

Usage with optional fixed purchase price (Walk-Away)

Payment Option: Fixed Price Purchase Option (FPPO)

Details:

- Ability to purchase asset for a pre-determined price
- Customers can deduct lease payments as an operating expense*
- Option to upgrade, renew, return or purchase the equipment

Good for customers who want to:

- Have fixed costs that help with budgeting
- Enjoy Optional ownership
- Conserve working capital

Lease-to-own

Payment Option: \$1 Purchase Option

Details:

- Fixed payments that can also cover soft costs
- Allows you to preserve your bank lines of credit
- Potential to write off depreciation and interest expense*

Good for customers who want to:

- Own the equipment at the end of the term
- Spread the cost of equipment over time
- Conserve working capital

Ownership of the equipment

Payment Option: Equipment Loan

Details:

- Fixed payments covering the equipment cost plus interest
- Potential to write off depreciation and interest expense*
- Typically, highest monthly payment compared to other options

Good for customers who want to:

- Own the equipment
- Potentially use credit lines for acquiring equipment
- Pay for soft costs separately

| Product type | 100% financing available | End of term options | Monthly payment amount | Overall flexibility | Residual Value position |
|------------------------------------|--------------------------|-------------------------------------------|------------------------|---------------------|----------------------------------------------------------------------------|
| Loan | Maybe | None (ownership) | Highest monthly cost | None | None |
| \$1 Purchase Option | Yes | Own for minimal cost (Typically \$1) | Higher monthly cost | Low | None |
| Fixed Price Purchase Option (FPPO) | Yes | Continue lease, purchase, return, upgrade | Lower monthly cost | High | Yes. DLL takes a fixed RV position that lowers the monthly payments |
| Fair Market Value lease (FMV) | Yes | Continue lease, purchase, return, upgrade | Lowest monthly cost | High | Yes. DLL takes a market value RV position that lowers the monthly payments |

*Nothing herein constitutes tax advice and customers are advised to consult with their tax advisors prior to electing specific rates or options and for complete details specific to your situation.

Actual financing terms and conditions are subject to credit approval by DLL and will be based on DLL's review of the creditworthiness of the customer, prevailing interest rates and other factors. All financing is in DLL's sole discretion, cannot be combined with any other program or promotion and may be modified or withdrawn without notice at any time. These materials are for informational purposes only. *Nothing herein constitutes legal and/or tax advice and customers are advised to consult with their legal and/or tax advisors prior to electing specific rates or options and for complete details specific to your situation.

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