



Understand your customers' flexible payment options from DLL

How your customers want to leverage their business-essential assets can have a big impact on the type of payment option they should choose. Below you'll find some of our most popular options. Feel free to call your DLL representative for more information or get guidance on the best financial solution for your customers' business needs.

Usage and flexibility

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

Path to ownership

\$1 Buyout

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
- ✓ Have the flexibility to buy the equipment but are unsure of which end of term option makes the most sense for them
- ✓ Conserve working capital

Usage with optional fixed purchase price

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

*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.

Ownership of the equipment

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 Buyout lease	Yes	Own for minimal cost (Typically \$1)	Higher monthly cost	Low	None
Fixed Price Purchase Option	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	Yes	Continue lease, purchase, return, upgrade	Lowest monthly cost	High	Yes. DLL takes a market value RV position that lowers the monthly payments

Contact your DLL representative for more information:

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