



Fair Market Value (FMV)

Equipment Goals

Value the use over the ownership

Benefits

- Conserve capital
- Lowest possible monthly payments
- Flexibility to upgrade any time
- Provides "off-balance sheet" financing

End-of-Term

- Choice of:
- Purchasing for the fair market value
 - Returning the equipment
 - Upgrade the equipment
 - Renew lease for a specified term

Tax Implications

Payments may be deducted as an operating expense

Lease Type

Capital



Financing Example: HAMILTON-T1

Equipment Cost	Term	Monthly payment
\$150,000	36 month	\$3,986

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