



# 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 at the FMV
  - ✓ Upgrading the equipment
  - ✓ Renewing lease for a specified term
  - ✓ Returning the equipment

Tax implications

Payments may be deducted as an operating expense

Lease type

Capital



## Financing example: HAMILTON-T1

Equipment cost                    \$150,000

Term                                    36-month

Monthly payment                 \$3,986



For more information, contact your Account Manager or call us at +1 800 426 6331.

