



Why Consider Financing?



For additional information visit our web site: www.cisco.com/go/capital/emerging

Because There Are Significant Business Benefits and We Offer Flexible Options—Let Us Customize a Solution For You

Conserve Capital

With a Cisco Systems Capital lease, your capital isn't tied up in equipment or system costs. You are free to spend it on other items such as additional office space, training or personnel. Use your capital dollars on something that will provide a return on investment to your business!

Preserve Credit

Leasing doesn't tie up lines of credit. More capital is at your disposal when you need it.

Total Solution Financing

Leasing allows you to finance up to 100% of the equipment cost plus soft costs such as maintenance, software and services. Financing is available for bundled and stand-alone maintenance and services. Speak with your Cisco Capital Leasing Manager to learn more.

Fixed Payments

Avoid the risk of inflation by locking in longer-term monthly payments.

Easier Cash Flow Forecasting

A fixed monthly payment helps you budget into the future.

Flexibility

Leasing allows you to structure payments to fit your budget. Cisco Systems Capital offers a variety of traditional and customized structures to meet your needs. Speak with your Cisco Capital Leasing Manager to learn more.

Avoid Obsolescence

Leasing keeps equipment and systems up to date. As your company grows and business accelerates, technology that was state-of-the-art yesterday will inevitably change. Leasing offers you the flexibility to upgrade to new and better technology to match your current and future needs.

Off-Balance Sheet Financing

In some instances you may be advised to keep equipment "off-balance sheet". Depending on the lease structure and the accounting treatment, your lease may qualify for off-balance sheet treatment, which may assist in acquiring the equipment you need while:

- Maintaining compliance with bank and loan covenants
- Staying within capital budget constraints
- Improving your financial position

Purchase and Renewal Options

At the end of a lease, you may choose to purchase the equipment, upgrade to a new system or continue to lease. At the conclusion of a \$1 Purchase Option transaction, you own the equipment

Deferred Payments & Other

Special Offers Speak with your Cisco Capital Leasing Manager to learn if you qualify to postpone the commencement of your payment schedule to suit your financial situation. Your Leasing Manager will also be about to tell you about what special offers are currently available.