

GE Commercial Finance
Vendor Financial Services

Securing the sale with leasing...

Giving You Innovative Solutions to Sell More!



Benefits for You

Overcoming the Customer's Price Objection

Quoting low monthly payment over a cash price will deter price objections (and preserve margins).

Selling Add-ons, Upgrades and Additional Services Just Becomes That Much Easier

Customers can acquire additional equipment and services throughout the term of their lease with little or no change to their monthly payment, through co-terminous add-ons or renewals.

Increase Your Control of the Sale

"One-stop shopping" – by providing the technical solution and the financing, you may accelerate the sales cycle and be in control of the entire process.

Managing Your Customer Base

When your customer leases, it is almost impossible for your competitor to displace your equipment. Not only is it very difficult, it cannot be done without your knowledge. Leasing also helps you effectively manage your customer installed base by proactively selling new technology and additional services.

Providing a Trial Close Opportunity

Leading with leasing can often lead to uncovering customer objections, such as budget constraints, competitive offers and replacement cycle considerations. Leasing may address these concerns to put you in a position to close the deal sooner.

Choosing the Right Solution to Meet Any Customer Need

- **Lowest Possible Payments**

You Can Offer:

- Fair Market Value Lease
- Balloon Payment Structure

- **Concerned About Technological Obsolescence**

You Can Offer:

- Fair Market Value Lease
- Window Lease

- **Ownership**

You Can Offer:

- \$1 Purchase Option

- **Fixed Purchase Price at the End-of-Term**

You Can Offer:

- 10% Purchase Option
- Balloon Payment Structure

- **Matching payments to use**

You Can Offer:

- Step-Payment Lease
- Deferred Payment Lease



Common Customer Questions and Concerns

Anticipating your customers' questions and objections helps you be prepared.

"Why should I lease vs. paying cash?"

Leasing may offer a variety of benefits over a cash purchase. You may utilize available cash for strategic investment with higher returns.

"Why would I want an FMV lease as opposed to a \$1 purchase option?"

An FMV lease may offer a lower monthly payment, protection against technological obsolescence and may enhance cash flow and conserve capital.

"An equipment acquisition isn't in my budget this year."

We offer many flexible and innovative structures to accommodate your budget constraints.

"What happens if new technology is introduced or my needs change? Can I upgrade or add-on to my existing lease?"

All of our products allow you to add-on or upgrade at any time during the term.

"I don't want to rush into anything. Please give me a call next quarter"

Now is the time to prepare for next quarter. We can structure your lease to defer your first payment until next quarter or payments that "step-up" over time.

While these are typical questions, don't feel you need to become the financial expert. Leverage your Vendor Financial Services team – we're ready to work with you and your customer to close more business.

Benefits for Your Customer

One-Stop Shopping

Your customer can wrap their entire solution of hardware, software, freight, installation and maintenance into one easy payment, eliminating the need to pay multiple vendors' invoices each month and saving them time and energy. Including financing in your proposal minimizes the time your customer has to expend researching the financing component of their solution. The result – a shorter selling cycle with less resistance.

Customized Structures and Flexibility

We offer customers tailored payment options such as deferred payments, matching payments to use or lease term to length of project. A variety of end of lease options are also available, such as renewal, purchase or return.

Avoiding Risks Associated With Ownership

It may be use, not ownership of equipment that provides benefit. Customers that own their equipment may run the risk of technology obsolescence and associated costs such as writing off unamortized book value and asset disposal. Leasing allows customers to upgrade technology and take advantage of keeping up with technology curves as often or as soon as the need arises.

Enhanced Cash Flow and Conserves Capital

Without the large capital outlay of a purchase, cash can be strategically re-invested into the customer's business with higher return. Credit lines are also saved for other operating needs.

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If you have any questions, please
call your local Vendor Financial
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**Operations –
Documentation/Funding Hotline**
800-346-0533

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