



## BENEFITS OF LEASING

Leasing is fast becoming the most popular and sophisticated method of equipment acquisition. A true lease will provide you with the maximum tax benefit allowed by law with a fixed monthly payment.

Maguire Mailing Systems will provide our credit worthy customers with a true lease at the very best rates in the leasing industry. We specialize in providing innovative and competitive programs that can be molded to fit the needs of our customers.

- **No A.M.T.:** Alternative Minimum Tax recalculations originally designed for huge corporations by the Government to avoid hefty "tax sheltering" are now being calculated for the small business as well. Since leasing is considered "off balance sheet" financing, your investment will not be subject to AMT which is likely to cost you thousands of dollars annually.
- **Accelerate Depreciation:** When you pay cash for equipment, you must depreciate the equipment over 5 1/2 - 10 years according to the IRS guidelines for high-tech equipment. Leasing accelerates depreciation allowing you to swiftly recapture your investment over the term of the lease (1 - 5 years).
- **30 Day Return on Investment:** Because your out-of-pocket money is significantly less, you will realize a return on your investment sooner.
- **100% Financing:** In addition to the equipment cost; applicable sales tax, freight charges and service contracts can be included in your lease. All items then become part of your fully tax deductible lease payment.
- **Conserve Working Capital and Credit Lines:** By leasing equipment, you retain available lines of credit at other lending institutions and preserve working capital for other investments, emergency needs, overhead, etc.
- **Elimination of Budget Restrictions:** We can create a lease term and monthly payment to fit into virtually any budget. This will allow the acquisition of capital equipment with little capital expenditure.
- **Flexibility:** You may upgrade your equipment without penalty, or add equipment to an existing lease. Additional billing will comply with your original lease.
- **Simplifies Bookkeeping Procedures:** Since lease payments are fully deductible, there is no need for lengthy amortization schedules which separate principle and interest, nor is there a need to account for each separate deduction.
- **Simplicity:** Our procedures are streamlined to save you time and effort.
- **Fixed Rate Financing:** Lease payments are based on fixed rates and therefore, not subject to inflation. It is also easier to plan budgets based on fixed monthly payments.
- **Consolidated Billing:** You can utilize the benefits of leasing for all your equipment, software and service contracts, etc.