

WHY CHOOSE US FOR FINANCING



Quality, Excellence and Trustworthiness

Lenovo Financial Services reinforces Lenovo's commitment to deliver pioneering products and services recognized for their quality, excellence and trustworthiness. We offer financing solutions and services that compliment your technology solution anywhere in the world.

We Make It Easy

We work with businesses, non-profit organizations, governments and educational institutions to finance their entire technology solutions. We focus on making it easy to do business with us. Our highly experienced team of finance professionals operates in a work culture that emphasizes the importance of providing outstanding customer service. Our systems, processes and flexible policies support our goal of providing customers with a positive experience.

The Finance Process:

- Tell your Lenovo sales representative or your technology provider you may be interested in a financing solution.
- The sales rep can calculate and explain your estimated monthly payment for different lease structures and contract lengths for the acquisition you are considering.
- The sales rep submits your credit application to us.
- If approved, we may offer you a higher credit line than requested should you decide to leverage financing to acquire a larger solution.
- If you agree to the finance solution, you sign and return the financing documentation.
- The financed assets are installed and you verify delivery and installation.

Service When You Need It

We differ from others by allowing you full, easy access to information you need to understand and manage your financed assets. Throughout the life of the transaction, you will have electronic access to your lease documents, payment histories and asset information. All of that information and more is available 24/7 through our customer service web portal, customerfinancing.com.

Major Services for Major Accounts

Those customers who do large transactions (i.e., hundreds or thousands of assets) will benefit from our Premier Client Services. Each of these large accounts is assigned a servicing representative as a single point of contact for the lifetime of the relationship.

Ask your Lenovo sales representative or your technology provider about using Lenovo Financial Services.

Visit us at lenovo.com under "Services & Warranty."

Questions?

Contact your Lenovo Financial Services representative today.

Lenovo Financial Services | 888.537.8838 | Sales.US@lenovoFS.com



BUY NOW, PAY LATER

No Payments for 90 Days

Acquire Quicker, Benefit Sooner

Why wait to obtain the technology you need now? No payments for 90 days and predictable, low monthly payments make it easy to budget for your Lenovo solution.

How it works:

- First payment due 90 days from lease commencement.
- Payments 1 thru 3 at \$0 followed by 36 months of equal payments.
- For Fair Market Value (FMV) and \$1 purchase option transactions from \$1,000 to \$500,000.
- For applications received by 12/31/2021 and funded by 1/31/2022.
- Finance your total solution, including hardware, services, peripherals and software.

Fair Market Value (FMV) and \$1 Purchase Option Leases

Maximize your purchasing power with our lowest cost option. An FMV lease offers lower monthly payments than loans or lease-to-own financing. Think of an FMV lease as a rental. You have the flexibility at the end of the lease term to return the equipment, continue leasing it, or purchase it for the fair market value. Even better, for transactions over \$10,000 your implied rate is less than 0%*.

In a \$1 Out Purchase Option lease, you own the equipment. It is a good option when you are confident you will use the equipment for an extended period beyond the finance term.

Both lease types have merits depending on your needs. We can help you determine which option will best meet your technological and budgetary goals. .

Ask your Lenovo Financial Services representative about this promotion and how to submit a credit application. For the majority of credit applicants, we have enough information to deliver an instant decision and send a notification within minutes!

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Promotion is available to U.S. commercial customers only. Subject to LFS credit, product/soft cost and documentation policies. Taxes and other charges may apply. LFS reserves the right to terminate this promotion without prior notice.

*0% financing is an implicit lease rate. It assumes the lessee returns the equipment at the end of the lease term and does not exercise a fair market value purchase option. The Lenovo logo is a trademark of Lenovo in the United States, other countries, or both. ©2021 Lenovo, all rights reserved.

2021 TAX INCENTIVES FOR BUSINESS TECHNOLOGY PURCHASES



Maximize the Benefits of New Tax Incentives

Maximize the benefits of the new tax incentives available to companies that invest in equipment and software. Here are the highlights:

The monetary limits

In the tax year 2021 onward, businesses that purchase \$2,620,000 or less in eligible equipment can deduct up to \$1,050,000 of that expense.

Sec. 179 Deduction Threshold

The maximum amount that can be spent on technology before the Section 179 deduction available begins to be reduced at \$2,620,000.

Bonus Depreciation

Once the Section 179 limit has been reached, bonus depreciation kicks in. With bonus depreciation, customers can deduct a substantial portion of an asset's cost in the first year instead of depreciating the cost over many years. If they have purchased over \$2,620,000 in new or used equipment, they can depreciate 100% of the asset in the first year. These rules are in effect until January 1, 2023.

Now is the Perfect Time to Acquire Equipment

Section 179 of the IRS tax code lets businesses deduct the full purchase price of the qualifying equipment financed during the tax year, up to \$1,050,000. Bonus depreciation is also available to those who purchase over \$2,620,000 million in qualifying equipment! Instead of depreciating newly acquired equipment over several years, customers can take the full deduction now and save real money on their bottom line. Customers just need to purchase your equipment and have it in service by the end of the calendar year.

Examples

Whether your business is small or large, the tax savings can be substantial. Here are examples*:

Technology Cost of \$50,000		Technology Cost of \$1,200,000	
Section 179 Deduction <i>Maximum deduction = \$1,050,000</i>	\$50,000	Section 179 Deduction <i>Maximum deduction = \$1,050,000</i>	\$1,050,000
Bonus Depreciation	\$0	Bonus Depreciation	\$160,000
Total 1st Year Deduction	\$50,000	Total 1st Year Deduction	\$1,200,000
Tax Savings <i>Assuming 2020 tax rate of 21%</i>	\$10,500	Tax Savings <i>Assuming 2020 tax rate of 21%</i>	\$252,000
Net Cost	\$39,500	Net Cost	\$948,000

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* There are other rules associated with the tax laws in these examples. Please consult your tax and accounting advisors. Lenovo Financial Services does not offer or provide tax or accounting advice. The above example cannot be relied on as tax advice or that you are entitled to the deductions or depreciation. Be sure to consult a tax advisor to confirm how to use financing to best take advantage of this very generous incentive. Contact your Lenovo Financial Services Sales Representative to learn more about your finance options. All transactions are subject to credit and documentation requirements and approval.

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