

About our Fair Market Value Lease (FMV)

A focus on usage and flexibility

A main benefit of leasing is payment and decision flexibility. With an FMV lease, you defer the decision on equipment ownership until the end of the lease term, which lowers your monthly payments over the life of the lease. At the end of the term, you can decide to upgrade, purchase the equipment at fair market price, extend the lease beyond the original term, or return the equipment.

Product details:

- Typically, the lowest periodic payment compared to other options.
- Option to upgrade, renew, return, or purchase the equipment at the end of the lease.
- Fixed monthly payments that can also cover soft costs.
- Leasing for up to 100% of the equipment cost.
- Customers can deduct monthly lease payments as an operating expense.*

Good for customers who want to:

- ✓ Have the flexibility to use the equipment for a period of time but are unsure of which end of term option makes the most sense for them.
- ✓ Protect your lines of credit.
- ✓ Are interested in a lower monthly payment.
- ✓ Want to include soft costs in the lease.

Product type	100% financing available	End of term options	Monthly payment amount	Overall flexibility	Residual Value position
Loan	Maybe	None (ownership)	Highest monthly cost	None	None
\$1 Buyout lease	Yes	Own for minimal cost (Typically \$1)	Higher monthly cost	Low	None
Fixed Price Purchase Option	Yes	Continue lease, purchase, return, upgrade	Lower monthly cost	High	Yes. DLL takes a fixed RV position that lowers the monthly payments
Fair Market Value lease	Yes	Continue lease, purchase, return, upgrade	Lowest monthly cost	High	Yes. DLL takes a market value RV position that lowers the monthly payments

Contact your DLL representative for more information:

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Actual financing terms and conditions are subject to credit approval by DLL and will be based on DLL's review of the creditworthiness of the customer, prevailing interest rates and other factors. All financing is in DLL's sole discretion. Cannot be combined with any other program or promotion and may be modified or withdrawn without notice at any time. All financing is subject to credit review and approval and other terms and conditions. All financing is at DLL's sole discretion. These materials are for informational purposes only.

*Nothing herein constitutes tax advice and customers are advised to consult with their tax advisors prior to electing specific rates or options and for complete details specific to your situation.