

# Trusted IT financial services deliver technology now

**W**hy wait to obtain the technology your business needs now. Zones has a long-standing and trusted partnership with Lenovo. Together we offer solutions for you to maximize your purchase power and protect your capital while obtaining the latest technology that will help your organization reach its business goals.

## Acquire quicker, benefit sooner

Lenovo offers two common lease options that organizations use to acquire technology equipment, Fair Market Value (FMV) and a \$1 out purchase. Each has its merits, and Zones can help you determine which option will best meet your technological and budgetary goals.

### Fair Market Value

An FMV lease offers the lowest monthly payment, is the most flexible lease structure, and may allow you to obtain tax advantages. 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.

- > Little or no upfront cost
- > Lower monthly payments than \$1 out purchase option leases
- > 100% financing may be available, including software and services
- > Can return the equipment at the end of lease without further obligation
- > May have significant tax and accounting benefits

### \$1 Out Purchase

In a \$1 Out Purchase Option lease, you own the equipment. It is a good when you are confident you will use the equipment for an extended period beyond the finance term. The monthly payments are higher than the FMV lease because you are financing 100% of the equipment cost. Typically, you are considered the owner of the equipment, which may provide you with depreciation and interest expense benefits for tax and accounting purposes.

- > Ability to purchase the equipment for a fixed price
- > Offers the benefits of ownership without the large, upfront cost
- > May have significant tax and accounting benefits

## How does it work?

- > Engage your Zones account executive about leveraging a predictable payment to acquire HP solutions
- > Set your payment terms based on your business needs and usage
- > After a predefined term, you'll be able to refresh your technology



## Zones Advanced Solutions Group

With global expertise and a demonstrated ability to align finance and technology goals, Zones solutions and services help you:

- > Establish a predictable plan to retire and upgrade your technology infrastructure
- > Follow a comprehensive plan for end of life technology assets in an environmentally compliant way
- > Gain the flexibility to grow your IT strategy in line with business needs
- > Rely on consistent support throughout the IT lifecycle

The Zones commitment to service excellence means a customized IT strategy for your business, with the expertise to develop, drive and fine-tune your IT infrastructure as your organization evolves.