



## Leasing and Finance

### OFFERINGS

- Operating Lease
- Capital Lease
- Finance Lease
- Master Line of Credit

### Leasing and Finance Overview

If you are struggling with budget issues or capital roadblocks, Insight offers flexible and convenient choices to help you manage your technology and keep your business stable.

Upgrades aren't always optional—they're essential to providing your company with the increased productivity and performance you need to maintain your competitive edge and increase your profitability. In today's market, your financial structure may not allow you to take advantage of increased computing power when you really need it. Also, the book value on your existing technology may outweigh the technology's value to your organization. Now you can keep pace with leasing.

As an alternative to leasing, Insight offers their dedicated Insight Global Finance (IGF) team to assist you in overcoming budget limitations. Our wide variety of flexible financing options allows you to work with a single partner for all your technology and financing needs. You can finance hardware, software, peripherals, service contracts, installation—even non technology-based assets—bundled into one package. Whether you choose to finance through an Operating Lease, Capital Lease, Finance Lease or Master Line of Credit, we make the process convenient, cost-effective and timely. Our focus is on meeting your needs with quality products and responsive service.

### Leasing and Finance Benefits

#### Stretching Your Budget

Many companies struggle to balance the need for new technology with budget constraints. Leasing helps stretch budget dollars with low monthly payments.

#### Avoiding Technological Obsolescence

When you purchase computer equipment, you run the risk of owning technology that rapidly becomes obsolete. Leasing through Insight makes planned upgrading or adding on to your technology easy.

#### Conserving Precious Capital

With an Insight Operating Lease, your cash remains untouched and available for other profitable uses. In addition, leasing expands your company's financial resources without affecting established credit lines.

#### Upgrading on Demand

As your computing needs change, leasing through Insight gives your company the ability to add on or upgrade your technology when the need arises. Refresh your assets without the time constraints associated with capital acquisitions.



### Financing Hardware, Software & Services

Leasing allows your company to finance the entire solution—hardware, software and peripherals—as well as soft costs like service and installation. You make a single monthly lease payment for all your needs.

### Gaining Tax Advantages

Many companies realize significant tax benefits from leasing their technology. Monthly lease payments are generally tax deductible and can be treated as a business expense. Consult your accountant or tax advisor for specific details on this important benefit.

### Unmatched Flexibility

Leasing provides unmatched flexibility to tailor a program to meet your company's individual financing needs. Insight offers a wide range of programs and options to meet specific cash flow requirements.

### Reducing Up-Front Costs

Conventional bank financing typically requires a minimum balance. With leasing, there is no minimum balance or down payment required.

#### Fast Facts

- Cisco Gold Certified Partner
- HP Platinum Partner
- IBM Premier Business Partner
- Lenovo Premier Business Partner
- Microsoft Gold Certified Partner
- Lifecycle Management Services
- ISO 9001:2008 Integration Labs
- Advanced Technology Labs
- IT Management Services with a 24x7 Network Operations Center
- 432,000 square foot Distribution Center
- \$130M 'ready to ship' inventory, \$3.3B virtual inventory
- 2,500+ technical certifications

### ABOUT INSIGHT

Insight is a technology solutions provider serving global and local clients in 170 countries. Today, thousands of clients, including more than 80 percent of the Global Fortune 500, rely on Insight to acquire, implement and manage technology solutions to empower their business. Insight provides software and licensing services globally. In addition, we offer a comprehensive portfolio which also includes networking, hardware and value added services for our clients in North America and the U.K. We are aggressively expanding our global capabilities by introducing new offerings, including hardware and services, to meet emerging needs for our clients worldwide. Insight is ranked No. 484 on the 2009 Fortune 500.

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