



Contact your Thermo Fisher  
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# Discover the Benefits of Financing

Here are some of the best reasons to finance  
your equipment needs

## Conservation of Capital Budget

Since your money is not tied up in equipment costs, you are free to spend it on other items, such as supplies, personnel, and training.

## Preserves Credit Line

Leasing doesn't tie up your line of credit—so you have more capital at your disposal when you need it.

## Use of the Equipment

Leasing provides you with the use of the equipment for an agreed-upon monthly payment—so you are able to pay as you use.

## Tax & Accounting Benefits

Current tax issues may offer distinctive reasons to lease. If you are a taxable entity, your lease payment may be tax-deductible depending on the type of lease you select. Your accountant or tax attorney can advise you.

## Technology Refresh

You can make technology upgrades at any time during the term of the lease as new technology becomes available through Thermo Fisher Scientific. Keep up with our latest technology with no prepayment or early termination penalty. We also attempt to hold your monthly payment as close as possible to the original lease payment. This flexibility is hard to find elsewhere.

## Flexibility

You can select a payment plan that best fits your budget. Your Thermo Fisher Financial Sales Representative will help you structure the 'right' transaction.

## Easier Cash Flow Forecasting

Fixed monthly payments help you to better budget money for the term of the agreement.

## Fixed Payments

By locking in your payments now, you can avoid inflation risk in the future.

## Longer Terms

Typically, finance terms of between 2 to 5 years are available with additional options for qualifying credits. In contrast, many banks prefer to lend money over a short term, usually 12 to 36 months.

## Easy to Grow

With an optional Master Lease line of credit, you can easily add equipment throughout the year with a simple one-page lease agreement.

## The Name You Trust

As part of the manufacturer, Thermo Fisher Financial provides you with finance value that complements our equipment, service, asset management, and new laboratory capabilities.

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