Customized Financing **Solutions** For You

HAWKER provides smart, innovative leading edge power solutions to its customers and understands the material handling industry. The importance of efficient, cost saving technologies is always at the forefront when considering the needs of customers.

HAWKER's latest leading edge power solution is in financing. Seeking more efficient ways to acquire

capital purchases is now easier than ever. With this being said, HAWKER is pleased to offer flexible financing and leasing options for the dealer network and their customers. The HAWKER Financial Solutions[™]

(*HFS*) program was developed directly for HAWKER customers to address diverse financial requirements and unique needs. The HFS program offers a full range of customized financing solutions - allowing investment in HAWKER batteries and chargers that meet the customers' motive power needs.



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Comprehensive **Financing Packages** for HAWKER Equipment



HAWKER Financial **Solutions Programs** for Continued **Commitment to** Customers

The current business environment is challenging. Companies must use their resources wisely and be protective of their available cash reserves and existing lines of credit. The *HFS program* is designed to help customers overcome cash flow obstacles and manage budgetary issues.

Reasons to Consider Financing

More than 80% of U.S. businesses take advantage of equipment leasing in order to acquire some



or all of their capital equipment required for growth. The HFS program expands customer options to increase or replenish their fleet of HAWKER batteries and chargers. Here are several reasons to consider financing:

- 1. Low monthly costs
- 2. Potential tax benefits*
- 3. Flexibility
- Conservation of capital 4.
- **5.** Fixed payments
- 6. Purchase or renewal options



This information is intended to serve as a preliminary guide. All options and terms described herein are subject to change without notice. Finance agreements require credit approval.

*We recommend customers consult their accountant or tax advisor about possible ta benefits for their specific business situation.

Common Questions about Financing

- **Q:** Why should I finance batteries and chargers rather than purchase them outright?
- A: Financing allows you to pay as you use the equipment, not before. This means you can start generating income from the use of the batteries and chargers before making your first payment.
- **Q:** Does equipment financing provide any tax benefits to my company?
- A: Financing is generally beneficial to businesses when monthly finance payments can possibly be deducted as an operating expense, hence reducing your taxable income.*
- Q: How will I know if my company gualifies for a finance agreement?
- A: The *HFS program* offers many lease types with various payment structures. Your HAWKER dealer will guide you through the financing options. All financing agreements require credit approval.
- **Q:** How do I know if my company will benefit from a lease?
- A: If your answer is "yes" to any of these questions, your business could benefit from an equipment lease.
- Do you plan to update your equipment or expand your operation?
- Would consolidating equipment purchases on a single invoice be helpful?
- Would protection against equipment breakdown or technology obsolescence be of interest?
- **Q:** How do I know if a lease is the right choice for my company?
- A: You should talk with your HAWKER representative about financing options if:
- Your company is considering acquiring new HAWKER batteries and changers.
- You are concerned about your battery and charger fleet becoming obsolete.

- You are looking for a more efficient method to manage cash flow.
- Your company is seeking off-balance sheet financing and tax advantages.*
- You are interested in 100% cost coverage.

Benefits of Equipment Financing

The HFS program offers useful alternatives to cash purchases of HAWKER batteries and chargers. Equipment leasing allows you to use capital-generating equipment immediately, without a large cash outlay. It also gives you access to the latest technologies and modern equipment, plus the ability to upgrade equipment at predetermined future intervals. Other benefits include:

- Flexible financing options and terms
- Affordable, long-term, fixed monthly payments
- No down payment required
- Improved cash flow
- Quick approvals
- Easy equipment acquisitions
- Possible tax benefits*
- Potential to minimize balance sheet liabilities
- Financing of complete equipment packages, including training and maintenance
- Preservation of capital reserves and bank lines of credit
- Maintains financial stability
- Ability to avoid technological obsolescence
- Offers end-of-lease purchase or renewal options

To learn more about our *HFS programs*, contact your local HAWKER Representative. They will work closely with you in order to structure a customized financial package for your company.