



Discover the Benefits of Financing

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Use of the Equipment

Financing provides you with the immediate use of equipment at an agreed-upon monthly payment that is within your budget.

Tax & Accounting Benefits

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

Technology Refresh

By working directly with our Financial Services team you can safeguard against technology obsolescence with the option to upgrade your equipment as new technology becomes available, either during or at the end of your lease term. With your budget requirements in mind, we will make every effort to upgrade your equipment at minimal cost to you, keeping your payments as close as possible to the original lease payment.

Flexible Financial Solutions

At Thermo Fisher Scientific, we understand your advanced equipment and application requirements, as well as the business challenges you face when making investments

in technology. Our finance professionals have the expertise and industry insight to design a customizable financing solution that meets your budget. We offer both short- and long-term leases with predictable monthly payments and multiple end-of-term options. Our terms range from 12 to 60 months with fixed payments that lower your initial capital investment and optimize your cash resources for better budget forecasting. Below is a sampling of available lease structures.

- **Fair Market Value Lease**

This option offers the lowest monthly payments. At the end of the term, return the equipment, purchase at Fair Market Value, or renew the lease

- **\$1 Purchase Option Lease**

Similar to a loan with fixed monthly payments, at the end of the term you own the equipment.

- **All-Inclusive Lease**

Combine equipment, consumables, and related services within one monthly payment

- **Master Lease**

Establish a pre-approved line of credit for acquisitions made throughout the year

- **Emerging Credit**

Structured lease program for development-stage companies

Thermo Fisher Financial Services does not provide legal, tax or accounting advice. The customer must obtain and rely on such advice from its own accountants, auditors, attorneys or other professional advisors. Subject to credit approval.

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