



Extend your resources empower your science

**Equipment Leasing and Financing Options
offered by Thermo Fisher Scientific**

ThermoFisher
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The world leader in serving science

At Thermo Fisher Scientific,
we won't let **equipment financing**
stand between you and
your next great discovery.



Thermo Fisher Scientific is your one-stop partner for the best laboratory products and analytical technologies available, plus the unique financing options you need to accelerate success in science or industry.

Cost-effective financing designed for each individual customer is key to any successful capital equipment solution.

Thermo Fisher Scientific understands not just your advanced technology and application requirements, but the business challenges you face when financing your critical equipment assets. For decades, we've worked closely with businesses, hospitals, universities and municipalities to provide flexible financing terms to support their successful operations.

If you are looking for off-balance sheet financing, accelerated ROI, technology protection or cash flow management, our innovative financing options can help meet your company's budgetary needs and bottom-line goals.



Finance Plans for Universities and Municipalities

Our Financial Services team understands the unique requirements of university and municipal procurement procedures. We can accept non-appropriation language and offer competitive rates, as well as tailor repayment terms that meet the funding schedule of the National Institutes of Health and other grantors.

We're happy to discuss with you the best finance program to meet your business goals and budget requirements, including:

- Quarterly, semi-annual or annual payment terms
- Deferred payment plans
- Flexible payment terms, including "balloon" payments

"The team of account managers from Thermo Fisher Scientific worked closely with us to provide an operational solution that allowed us to run our lab more efficiently with top-of-the-line products. In addition, the financial services team offered a lease program that allowed us to acquire the products economically, while meeting the requirements set by management. We are very happy with the products, financial solutions and service we received from the Thermo Fisher Scientific team."— Lab Director



"At Thermo Fisher Scientific we are proud of our mission, which is to enable our customers to make the world – healthier, cleaner and safer. Our lease and finance programs offer our customers a solution to acquire the equipment they need to make this happen."

Marc Casper
President and CEO,
Thermo Fisher Scientific

Leasing Options: **Conserving Your Capital**

As a corporation built by scientists, Thermo Fisher Scientific understands your business. Whether you need diagnostic equipment, a mass spectrometer, centrifuges, XRF analyzers or any of the thousands of products and consumables you need for your daily operations – Thermo Fisher finance professionals have the expertise and industry insight that can help you meet your financing needs.

Our standard leasing terms range from 12 to 60 months on a variety of lease structures including the following:

- **Fair Market Value Lease**

This option offers the lowest monthly payments and addresses any concerns about equipment obsolescence by providing three choices at the end of the term:

- >> Return the equipment to Thermo Fisher Scientific and upgrade to new technology
- >> Purchase the equipment at its Fair Market Value
- >> Continue to lease the equipment

- **\$1 Purchase Option Lease**

At the end of the lease term, you have the option to purchase the equipment for an additional payment of one dollar.

- **All-Inclusive Lease**

One convenient monthly payment that includes the equipment, consumables, service agreements and financing.

- **Master Lease**

This program includes a pre-approved line of credit for acquisitions made throughout the year, with a simple one-page schedule for each additional product or investment.

- **Emerging Credit**

A structured lease program for development-stage companies designed to help conserve capital.



Lease from Thermo Fisher Scientific for these **Great Benefits:**

Leasing can offer numerous financial advantages, whether you're a multinational corporation or a start-up.

- **Immediate use of the equipment**

Leasing enables you to immediately begin using the equipment at a set monthly payment.

- **Fixed payments**

By locking in your payments up front, you can avoid fluctuating interest rates and future inflation risk.

- **Conservation of capital budget and preservation of credit**

Since your money and credit lines are not tied up in equipment costs, capital is available to spend in other essential areas, including personnel, supplies and training.

- **Flexibility**

Select a payment plan that best fits your budget.

- **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.

- **Tax and accounting benefits**

Your lease payment may be tax deductible depending on the type of lease selected. Your accountant or tax attorney can advise you.

- **Generate positive cash flow**

Leasing can offer accelerated ROI by generating income more quickly through deferred equipment payment plans. Also, fixed monthly payments simplify budgeting during the term of the agreement.

- **Easy to grow**

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

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