Financial Solutions for Acquiring Agilent Instruments

Agilent Financial Solutions
Think you can’t afford leading-edge technology from Agilent? Think again.

**Keep your purchasing options open**

Now you can acquire critical technology while keeping your budget under control. Let us create a customized financing offer that meets your business and analytical needs. We’ll design a payment plan that conserves your cash and gives your lab a technological advantage.

**Does your next great discovery require the latest technology?**

Your business depends on access to new, productive instrumentation, but the pace of evolving technology and regulatory requirements makes equipment ownership risky — especially in the face of shrinking capital budgets.

We provide value to your business by helping you acquire the latest technology to increase your lab efficiency without the capital expenditure.

**Are you concerned with the complexity of payment plans?**

Adjust your payments based on your budget cycle: step-up, step-down, or defer payments. Even better, you can bundle services, consumables, and support together in a single, predictable monthly payment. Simplify buying and budgeting.

**Is capital budget helping or hurting your growth potential?**

Many industries are turning to payment plans to acquire the assets they need—while putting their cash to work in other places. With options for little to no money down, you can conserve your cash and put your lab on a path to see return on investment month after month. Pay as you grow.

Whether your challenges are shrinking capital budgets, maintaining a competitive advantage, or building your lab, Agilent can design flexible payment plans to meet your business and analytical needs.
Advantages That Go Beyond Financing

Gain the consistency and flexibility you need to stay productive

Evolving technologies, changing industry requirements, and constrained capital budgets complicate decisions about new instrument purchases. Working with a partner like Agilent helps you choose an acquisition option that supports your business and scientific goals, while reducing your risk profile.
Easy, streamlined process. We strive to make financing simple for you, so you can focus on your other business priorities.

100% financing. Your total instrument order, including software and services can be bundled into a single monthly payment.

Capital conservation. Since capital is not tied up in equipment costs, you can spend it on other essentials, such as supplies, personnel, and training.

Flexibility. Select a payment option that best fits your budget and business needs. Depending on your plan, you may choose to purchase the equipment, upgrade to newer technology, extend your contract, or renew at end of your term.

The latest technologies. You may be able to refresh your equipment during—or at the end of—your financing term.

Easier cash flow forecasting. Transparent and fixed monthly payments help you budget your capital spending.

Longer terms, lower monthly payments. Financing terms up to 60 months may be available.

Purchase or renewal options. Depending on the payment plan type, you may choose to purchase your equipment, upgrade to newer technology, extend your contract, or renew at end of term.

The following pages will describe the options available in your area.
Finance Lease
Acquire the instruments you need while stretching your budget further

Description:
You keep the equipment at the end of the finance term. For this option, the title transfers upon commencement of a lease with the financing company retaining a security interest in the equipment until all payments are made. This is a great option if you wish to own the equipment.

Pay-to-own plan description:

Features
- Financing for up to 100% of the purchase price
- Similar to a loan but allows you to preserve your bank lines of credit
- Potential to write off depreciation and interest expense\(^1\)
- Allows you to conserve capital budget funds, avoid a large upfront cash outlay and make payments over time
- Aids in predicting cash flow and addressing total cost of ownership with one easy monthly payment for equipment, service, and other associated expenses
- Fixed payments—by locking in payments now, you can avoid inflation risk in the future
- Potential tax advantages\(^1\)
- Preserve capital for other business needs

Ideal for customers who
- Desire to own the equipment at the end of the term
- Want to conserve capital budget funds and bank lines of credit by making payments over time
- Want the predictability of fixed monthly payments

End of term
For $1 out transactions, title transfers upon commencement of lease with financing company retaining a security interest in the equipment until all payments are made.

Example:*  

<table>
<thead>
<tr>
<th></th>
<th>3-year lease</th>
<th>5-year lease</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset cost</td>
<td>$150,000.00</td>
<td>$150,000.00</td>
</tr>
<tr>
<td>Monthly payment amount</td>
<td>$4,475.00</td>
<td>$2,825.00</td>
</tr>
<tr>
<td>End-of-term options</td>
<td>Own**</td>
<td>Own**</td>
</tr>
</tbody>
</table>

*For illustration only. Agilent Financial Solutions does not offer legal or accounting advice. Payment amount may depend on customer credit and risk profile.
**Title transfers upon commencement of lease. The financing company retains a security interest until all payments are made.

\(^1\) Agilent Financial Solutions does not offer legal or accounting advice.
Pay-for-use plan description:

Features
– Typically, the lowest payment plan compared to other options
– Cash flow matching—match monthly costs and revenues
– Protect against asset obsolescence—upgrade opportunities during the lease
– Flexibility during the lease and at the end of term
– Option to purchase the equipment at market value at the end of the lease
– Focus on usage (instead of ownership)
– Ideal for customers who want a tech refresh option

Ideal for customers who
– Want to use Agilent technology but are unsure of which end of term option makes the most sense for them
– Desire the option to upgrade to new technology at the end of the term as business needs change
– Are interested in a lower monthly payment with an option to purchase at the end of the term

End of term
At the end of the lease, the end-user has the options to:
– Upgrade to new technology
– Purchase the equipment for its then fair market value
– Extend the contract beyond the original term
– Return the equipment

Description:
With an FMV lease, you defer your decision on equipment ownership until end of term, which lowers your monthly payments over the life of the lease. At the end of the term, you can decide to upgrade to a new technology, purchase the equipment at fair market price, extend beyond the original term, or return the equipment.

Example:

<table>
<thead>
<tr>
<th></th>
<th>3-year lease</th>
<th>5-year lease</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset cost</td>
<td>$150,000.00</td>
<td>$150,000.00</td>
</tr>
<tr>
<td>Monthly payment amount</td>
<td>$3,725.00</td>
<td>$2,480.00</td>
</tr>
<tr>
<td>End-of-term options</td>
<td>Upgrade, purchase, extend, or return</td>
<td>Upgrade, purchase, extend, or return</td>
</tr>
</tbody>
</table>

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Description:
Agilent Instrument Subscriptions provides access to Agilent equipment, consumables, software, and services for one reliable monthly payment, with the flexibility to cancel or change after the initial 12-month term, and as your scientific and business needs change.

Plan description:

Features
- 12-month initial contract term, with auto-renewal and monthly billing
- Flexibility to change or cancel your subscription any time after your initial 12-month term, with 60 days notice
- All-inclusive, flexible bundled solution, including equipment, consumables, software, and service
- Includes shipping, installation, and de-installation
- May be considered off-balance sheet as an operating expense (check with your accountant)

Ideal for customers who
- Are struggling to acquire the instrumentation needed to launch a new business
- Need to maximize available funding and reduce capital expenditures
- Need to keep monthly costs predictable and simplify the ordering process
- Want to keep their lab equipment up-to-date with the latest software and technology
- Want flexibility to change instruments in-and-out as research needs expand or change
- Need new equipment to start new projects outside of the capital purchasing cycle
- Need the flexibility to validate their research before making a big capital investment

End of term
- An Agilent Instrument Subscription contract has an initial 12-month term and will renew automatically, billing month-to-month thereafter.
- Your Instrument Subscription can be changed or canceled any time after the 12-month initial term with 60 days cancellation notice.
- Upon cancellation, Agilent will contact you to coordinate de-installation and return of the equipment.

Example bundle ICP-MS 7900:*
$5,310 per month

Access to ICP-MS 7900
Three-day onsite method and application consulting
Smart Alerts instrument diagnostic software
Agilent University online training
CrossLab Silver service plan (instrument repair, annual PM)
Instrument control software updates and support
CrossLab customer success support
Supplies and consumables (up to $7,500 per year)

*For illustration only. Agilent Financial Solutions does not offer legal or accounting advice. Payment structure is subject to credit review.
A Simple, Streamlined Process

There’s more than one way to acquire the instruments you need for your lab, and Agilent Financial Solutions is here to help every step of the way.

Consultation
An Agilent Financial specialist will help you determine which financial solution best fits your lab goals and budget.

Proposal
Your specialist will put together a customized proposal in a format that you can easily present to your managers for approval.

Credit application
We’ll work with you to gather the information needed to complete your credit review.

Document review
When your credit paperwork is complete, we’ll send you the contract documents for your review and signature.

Instrument shipment
Once your signed documents are returned, we’ll process and ship your order.

Contract begins
Your term begins once you receive and accept your equipment, and you will be billed according to the agreed-upon payment schedule.
Helping our customers improve the world around us

Analytical scientists and clinical researchers worldwide rely on Agilent to help fulfill their most complex laboratory demands. Our instruments, software, services, and consumables address the full range of scientific and laboratory management needs—so our customers can do what they do best: improve the world around us.

At Agilent, we offer flexible buying options to help you make meeting those demands more affordable.

Things to consider:

- What are your budgeting constraints to purchase the equipment you need?
- Have you determined how much capital you have available and the timing of this availability?
- How important is it that you own your equipment?
- Do you want to make the ownership decision now, or would you prefer to use the equipment and make that decision later?
- Do you expect your equipment needs to change a year from now, or in 2 years, or in 5 years?
- How important is it for your business to have the latest technologies?
- Are there other business initiatives or capital investments that need to be considered when choosing your financial solution?
- Have you considered leveraging multiple purchase models to populate the equipment you need in your lab?
- Do you want to easily move instruments in-and-out without the commitment and risk of an up-front purchase?
- Do you need this investment to come from your capital budget or does it need to be an operating expense?
# Product Comparison

## Financial solutions for acquiring Agilent equipment

<table>
<thead>
<tr>
<th>Features and Benefits</th>
<th>Finance Lease</th>
<th>FMV Lease</th>
<th>Subscription</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terms available</td>
<td>12–60 months</td>
<td>36–60 months</td>
<td>12 months initial term, then month to month</td>
</tr>
<tr>
<td>Ability to own the asset at the end of the term</td>
<td>Automatic</td>
<td>Deferred, purchase for FMV</td>
<td>Separate sale after the initial term</td>
</tr>
<tr>
<td>Low initial capital outlay</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed and predictable payments</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Potential tax benefits through IRS Section 179 and bonus depreciation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lessens risk of technology obsolescence</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cancelable</td>
<td></td>
<td></td>
<td>*</td>
</tr>
<tr>
<td>Ability to bundle</td>
<td></td>
<td></td>
<td><strong>Bundle required</strong></td>
</tr>
<tr>
<td>New/certified pre-owned</td>
<td></td>
<td></td>
<td>**</td>
</tr>
<tr>
<td>Flexibility to change instrumentation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regional availability</td>
<td>U.S./Canada</td>
<td>U.S./Canada</td>
<td>U.S. (Canada coming soon)</td>
</tr>
</tbody>
</table>

*Cancelable any time after your initial 12-month term, with 60 days notice.

**Check on availability.

### Example:

<table>
<thead>
<tr>
<th></th>
<th>Finance Lease</th>
<th>FMV Lease</th>
<th>Subscription</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term</td>
<td>60 months</td>
<td>60 months</td>
<td>12 months</td>
</tr>
<tr>
<td>Instrument type</td>
<td>ICP-MS 7900 system</td>
<td>ICP-MS 7900 system</td>
<td>ICP-MS 7900 system</td>
</tr>
<tr>
<td>Monthly payments</td>
<td>$4,465</td>
<td>$4,100</td>
<td>$5,310</td>
</tr>
<tr>
<td>End-of-term options</td>
<td>Own</td>
<td>Upgrade, purchase, extend, or return</td>
<td>Renew, add/change, return, purchase (separate sale after initial term)</td>
</tr>
</tbody>
</table>

Please note: All of these examples are for illustrative purposes only. Finance and FMV Lease examples reflect current borrowing rates at the time of this publication.

Agilent Technologies, Inc., 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.

*Subscription includes: instrumentation, installation and familiarization, software, service, supplies and consumables, training, and consulting.

*Finance and FMV Lease examples include instrument and service only.
Get answers to your financing questions:

Agilent Financial Solutions
financing@agilent.com

Learn more:
www.agilent.com/chem/financing
www.agilent.com/chem/instrument-subscriptions