



The benefits of financing



**There are plenty of good reasons
to choose Bronto Finance**





Hold on to your cash

In most cases, you can acquire the equipment you need with little to no cash outlay. We understand the importance of preserving capital to your overall business.

Keep your existing lines of credit open

Unlike traditional lending, our financial products help preserve your bank lines of credit. Your other capital resources remain intact for times when you need ready access to cash to subsidize growth or meet operational needs.

Be smart – be flexible

From flexible payment schedules to add-on equipment requirements during the life of the equipment, our financial solutions are flexible enough to adapt to just about any business situation.

Get the technological edge

Using the latest equipment technology can give you a decided edge in job site efficiencies. But, today's equipment can look obsolete when compared to tomorrow's technology. Why settle for yesterday's level of efficiency? Working through Bronto Finance lets you upgrade to new and better equipment anytime during or at the end of the equipment contract term.

Enjoy tax benefits

Depending on the type of finance product you select, your payments may be treated as a fully deductible operating expense or you may depreciate the equipment. For a business needing to shelter income, this can be a huge benefit.

Go with the flow — cash flow!

Our flexible financing options let you schedule your payments to fit fluctuations in cash flow. For businesses tied to seasonal fluctuations, your equipment agreement can be structured to provide seasonal payments when you have income. And, for construction situations that have fluctuating revenue streams, lower monthly payments when revenues slow, and higher payments when your business is at its peak. Bronto Finance can provide flexibility to meet your cash flow fluctuations.

Flexible end-of-term leasing options

We structure all of our products to put you in control. At the end of your agreement, you can choose to keep on leasing the same equipment, lease new equipment or return the equipment. It's up to you. You make the choice.

The best reason of all to use Bronto Finance...financing with us is quick and easy!

In most cases, just one phone call is all it takes to get the process started. Depending on the transaction size, credit approval can take place in the same day and if you have an existing line of credit, it's even faster.

Plenty of flexibility and choice

Bronto Finance offers a wide range of financing and leasing programs designed to meet the various business needs of today's customer. Some of our most popular programs are featured below. Take a moment to review them and contact sales@brontoskylift.com for additional information or with any questions you may have.

Lease type	Features	Benefits
<p>Full payout loan</p> <p>With a Full Payout Loan, your company has fixed payments over the term of the contract while building ownership equity in the equipment over time.</p>	<ul style="list-style-type: none"> • Level monthly payments • Depreciation and interest deductions claimed by borrower • Payment of equipment over time 	<ul style="list-style-type: none"> • Fixed costs aid budgeting • Borrower takes full advantage of tax benefits • Conserves working capital
<p>Fixed price purchase option</p> <p>With a Fixed Price Purchase Option your company may purchase the equipment for an amount specified at the beginning of the term or return the equipment to Bronto Finance.</p>	<ul style="list-style-type: none"> • Level monthly payments • Option to purchase for a fixed price • Payment of equipment over time 	<ul style="list-style-type: none"> • Fixed cost aids budgeting • Operational ownership • Conserves working capital • Pay only for equipment use
<p>Tax or true lease (fair market value)</p> <p>An operating lease in which your company may purchase the equipment for a fair market value at lease end, extend the lease or return the equipment to Bronto Finance.</p>	<ul style="list-style-type: none"> • Level monthly payments • Option to purchase for a fair market price • Lessee may claim payments as expense (subject to advice of counsel or accountant) • Payment of equipment • May provide planned replacement • Depreciation may be claimed by Bronto Finance 	<ul style="list-style-type: none"> • Fixed costs aid budgeting • Operational ownership • May provide tax benefits and minimize or negate the impact of AMT • Conserves working capital • At term end, equipment may be replaced with new unit • Lower monthly payments







The best way to keep your most valued assets

Capital starts a business and keeps it growing. Equipment lets the business do its job more efficiently and competitively.

Both are essential. Holding on to both of them often requires considerable effort and the right financial solution. Keep your capital and acquire the equipment you need — by contacting Bronto Finance.

An irresistible alternative to ownership

Through Bronto Finance you can acquire a significant construction asset without a down payment. You pay for its use out of your operating budget, not from capital reserves.

And, at the end of the finance term, you can often buy the equipment for a fraction of the original cost, upgrade to newer technology, extend the finance term or return the equipment to Bronto Finance.

The vast majority of American companies, including most of the Fortune 500, utilize some form of equipment financing. This number will continue to grow as more and more businesses discover the vast array of flexible financial solutions available in today's marketplace.



Is Bronto Finance right for you?

Which is right for your business, a flexible financing structure or outright purchase? The choice depends. For example, what will happen to the equipment's value as time goes on? Will it appreciate or depreciate? What will the value be at the end of the economic life cycle? Can your capital or credit line be better used to leverage your financial returns? Which option will provide the best tax advantage? If it's equipment that will increase in value and can be acquired without draining your pool of capital, consider buying it. But most equipment needs are not so easily met, and that's where Bronto Finance can help.

Bronto Finance's team of construction financing professionals offer proven industry experience wrapped around the highest level of service quality. This deep commitment to our customers is the reason why we've been so successful providing flexible financial solutions to the construction industry. Our knowledgeable industry specialists are ready to provide you with the products and services you need to meet your business goals and keep you competitive.





Why Bronto Finance and DLL?

Sure, our team of financing professionals has genuine sector-specific expertise. But the real reason behind our successful track record in providing flexible financial solutions is that our people genuinely want to help you find the products and services that will meet your business goals and keep you competitive.

Our equipment financing professionals are ready to answer any questions you may have or assist you with your next transaction. To find out more about the benefits of acquiring your equipment through Bronto Finance, please contact sales@brontoskylift.com.