

**Leasing is the fastest growing method of equipment financing today.**

## About TMG Leasing

TMG Leasing is a division of TMG The Mortgage Group Canada Inc., a national mortgage brokerage firm providing mortgages to Canadians for over 20 years and is one of the largest mortgage brokers in Canada.

TMG Leasing is a Canadian commercial equipment financing company providing leasing opportunities to a wide clientele. Leasing managers with TMG Leasing are seasoned professionals with experience in the equipment finance industry.

TMG Leasing professionals work directly with TMG Mortgage Associates and their clients to determine their leasing requirements and secure the best financing package that suits their financial needs.

Purchasing new equipment places heavy demand on your available capital and by leasing the equipment, you can keep your cash reserves to operate your business or invest in other business opportunities.

Leasing doesn't require a large down payment or compensating balances often required by banks or other traditional lenders. Usually, a 10% down payment is all that's necessary to put your equipment to work right away. The result? Increased efficiency and productivity, and a healthier bottom line.

Unlike a traditional loan, leasing is flexible. You can tailor lease payments to meet your cash flow needs. For example, you can have 10 months of payments and 2 months of no payments during the summer months.

Leasing is unlike any other source of financing you've seen. It's truly an alternative source of financing that lets you acquire the equipment you need with virtually no cash outlay. Your bank lines of credit and other capital resources remain intact for times when you need ready access to cash.

Call today and get **TMG Leasing**  
working for you!

**Tel: 1-877-267-7013**

**Fax: 1-877-267-7014**

Are you concerned about cash flow in your business?

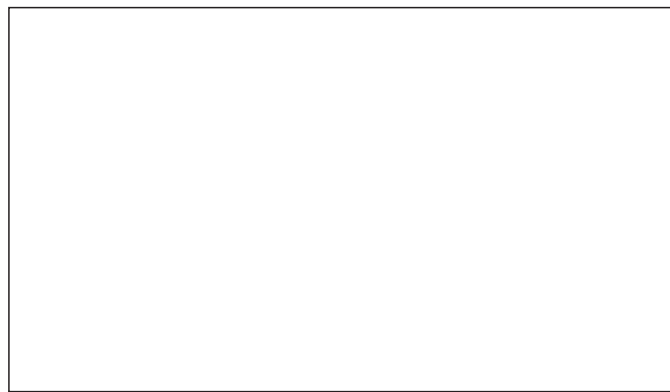
Do you need to reserve working capital for short-term operating needs?

Do you consider the equipment you need to be an investment or a cost of doing business?

Will this equipment appreciate or depreciate over time?

Do you believe the benefit of the equipment is in its use, or its ownership?

***Then leasing is for you!***



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**FROM  
Computers  
TO  
Heavy Equipment  
TMG Leasing OFFERS you MORE!**



**TMG Leasing provides financing  
and leasing options designed  
to offer many advantages.**



# Equipment financing can be a powerful financial tool to help you run and grow your business.

**Today, more than ever, successful businesses are using lease financing for many of their equipment purchases.**

With the ability to lease just about any type of equipment, leasing can help you conserve cash, preserve lines of credit and keep your business on the leading edge.

## **BENEFITS OF LEASING**

### **Conserve Capital**

- Conserve Cash
- Preserve working capital and bank lines of credit
- Buy what appreciates lease what depreciates

### **Tax Advantages**

- Potential income tax benefits
- No prepayment of taxes

### **Fixed Costs**

- 100% term financing
- Fixed payments throughout the term of the lease

### **Facilitates Budgeting**

- Fixed payment simplifies the budget process
- Operating budget versus capital expenditure
- Match revenues with your expenditures

### **Flexibility & Simplicity**

- Payments can be tailored to your cash flow
- Terms: Monthly, Quarterly, Annually, Seasonal
- Simple & convenient process

### **Utility Value Concept**

- Benefit from the use of the equipment not the ownership
- Pay as you profit
- Avoid Obsolescence
- Keep up to date with current technology

## **TYPES OF FINANCING**

The following are the types of financing arrangements that TMG Leasing can offer you

- Leases
- Loans
- CSC's

## **SAMPLE OF LEASED ITEMS**

### **Types of Technology**

Computers, Server Equipment, Peripherals, Server-Rooms, POS Systems, Software, Copiers, Printers, ATMs, Digital Video Signage and other technology equipment.

### **Heavy Equipment**

excavators, backhoes, bobcats, cranes, highway tractors, loaders, dozer, and more.

### **Transportation, Trucks and Trailers**

winch trucks, cube vans, reefer trailers, flat deck trailers, gravel trailers, industrial racking, storage containers & systems, and more.

### **Manufacturing and Industrial Equipment**

Production equipment, lathes, woodworking equipment, pressure-washers, packaging equipment, digital printers and more.



## **LEASING SERVICE**

Your company's success is based on innovation, competitiveness & financial strength.

Your company also needs the proper equipment to be an industry leader.

TMG Leasing provides expert advice, creative and customized equipment financing solutions to keep your business on the competitive edge.

Our financing and leasing professionals are there to help you grow your business.

**Let a TMG Mortgage Associate arrange your equipment leasing for you!**

