



Extend your resources, elevate your science

Equipment leasing and financing options
offered by Thermo Fisher Scientific

ThermoFisher
SCIENTIFIC

At Thermo Fisher Scientific, we won't let budgetary constraints 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.

“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



Finance plans designed to fit your needs

Our financial services team understands the unique requirements of university, government (federal, state/provincial and municipal), industry and research lab procurement procedures. We can accept non-appropriation language and offer competitive rates. We can even tailor repayment terms that meet the funding schedule of the National Institutes of Health (NIH) and other grantors.

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

- Quarterly, semiannual or annual payment terms.
- Deferred payment plans.
- Flexible payment terms, including balloon payments.

Leasing options

As a corporation built by scientists, Thermo Fisher Scientific understands your business. Whether you need diagnostic equipment, genetic sequencers, thermal cyclers, mass spectrometers, centrifuges, XRF analyzers or any of the thousands of products and consumables you require for your daily operations, our finance professionals have the expertise and industry insight to help you meet your financing needs.

Our standard leasing terms range from 12 to 60 months across a variety of lease programs, including the following:

- **Fair market value**

This option offers the lowest monthly payment 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**

At the end of the lease term, you will own the equipment.

- **All-inclusive lease**

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

- **Master lease**

This program includes a preapproved line of credit for multiple acquisitions made over time, 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.

- **Technology refresh**

Avoid equipment obsolescence by upgrading at specific times during the lease.



“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

Take advantage of these great leasing benefits



- **Immediate use of the equipment**

Leasing enables you to immediately begin using the equipment for an affordable monthly payment.

- **Fixed payments**

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

- **Preservation of capital budget**

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

- **Creative payment solutions**

Select a payment plan that best fits your budget.

- **Flexible upgrade options**

Access new technology more cost effectively, keeping your lab on the cutting edge. As an internal financing group, we will work with you to creatively address your budgetary needs.

- **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.

- **Expansion**

With a master lease line of credit, you can easily add equipment with a simple one-page lease schedule.

Contact our financial services team for more information:

800-986-9731 or **financialservices@thermofisher.com**

ThermoFisher
SCIENTIFIC

Thermo Fisher Financial Services does not provide legal, tax or accounting advice. Customers must obtain and rely on such advice from their own accountants, auditors, attorneys or other professional advisors. Subject to credit approval. Offer not to be combined with other promotions or discounts. Valid for US companies.

© 2015 Thermo Fisher Scientific Inc. All rights reserved. All trademarks are the property of Thermo Fisher Scientific and its subsidiaries unless otherwise specified. **CO210640 0715**