

Ten Good Reasons to Consider Financing

Financing provides significant business benefits to companies of all sizes. Here are ten good reasons you should consider a flexible financing solution from Cisco Capital:

1. CONSERVE CASH

With financing from Cisco Capital®, your cash is not tied up in equipment costs. Financing frees up cash for more strategic investments, or for the innovation required to grow your business.

2. PRESERVE CREDIT

Use our financing so you don't tie up your lines of credit, leaving more capital available for when needs arise.

3. TOTAL SOLUTION FINANCING

With Cisco Capital you can finance up to 100% of your equipment costs in addition to soft costs such as maintenance, software, and services. Subject to some limitations, we can also finance the complementary non-Cisco equipment components of your total solution.

4. FIXED PAYMENTS

A fixed monthly or quarterly payment helps you to predict and manage budget over the long term.

5. CASH FLOW MANAGEMENT

Pay for the equipment as the revenue or productivity benefits derived from the equipment are realized, not before. This allows you to match in-flows to out-flows.

6. FLEXIBILITY

Structure payments to fit your budget. Cisco Capital offers a variety of traditional and customized structures to meet your needs.

7. AVOID TECHNOLOGY OBSOLESCENCE

Financing offers you the flexibility to upgrade to new technology to match your current and future business needs.

8. OFF-BALANCE SHEET FINANCING

"Off Balance Sheet" financing may allow your company to:

- Maintain compliance with bank and loan covenants
- Stay within capital budget constraints
- Improve certain financial ratios

9. PURCHASE AND RENEWAL OPTIONS

Financing provides you with end of lease options and the ongoing flexibility to return, purchase, or upgrade your equipment as your business requires.

10. DEFERRED PAYMENTS AND OTHER BENEFITS

Payment deferral options and further financing offers and programs are available to ensure that acquiring the technology you need is as straightforward as possible.

For complete information on the benefits of financing with Cisco Capital, or to learn how you can take advantage of special offers and promotions, please visit www.cisco.com/go/ciscocapital

Or to locate a Partner near you, visit: <http://tools.cisco.com/WWChannels/LOCATR/openBasicSearch.do>

About Cisco Capital

Cisco Capital is a wholly-owned subsidiary of Cisco Systems, specializing in providing innovative financing for Cisco solutions worldwide. More than just a finance company, Cisco Capital is uniquely positioned to provide the most flexible and competitive financing for your acquisition of Cisco technologies. Cisco Capital delivers financing solutions designed to support our customers' business goals and technology needs, both today and in the future.