

Microsoft Financing



By next month, this floor will be filled with new employees needing new software, hardware, and services. All of which you can now easily afford.

EVERYTHING YOU NEED MADE AFFORDABLE.

Microsoft® Financing has a unique way of solving business problems. We provide financial options for software-centric needs or more comprehensive solutions, including software, services, and hardware. By financing your IT solutions and spreading the payments over the life of your IT investment, we can help optimize your budget to meet your IT needs and free up your corporate credit lines for other investments. There are no hefty down payments or additional charges—just a smart solution that makes excellent business sense. We shift the focus from, “How will I pay for it?” to, “What do I need?”

Benefits at a Glance

Microsoft Financing provides affordable choices to acquire the IT solutions you need within the budget you currently have. We offer competitive terms that enable organizations of all sizes to finance software and solutions offerings, including consulting services and

hardware. Here are some other noteworthy highlights:

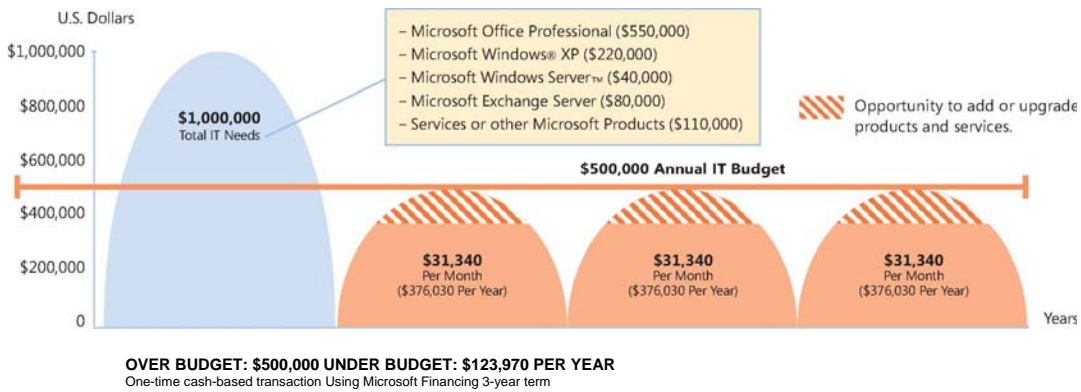
- Own the hardware you purchase outright.
- Acquire all your IT needs cost-effectively.
- Plan your long-term IT investments.
- Streamline your financing process.
- Conserve your capital.
- Preserve your financial credit lines.
- Match your payments to use.

WHY FINANCING?

It's a fact that the vast majority of IT purchases are cash transactions. Microsoft believes there's a smarter way to do business. Microsoft Financing helps make IT solutions more affordable to customers through predictable payments that are more evenly spread over the life of the IT investment. Whether you need software or a more comprehensive IT solution, our payment options can fulfill your IT needs no matter if your budget is US\$60,000 or US\$1,000,000. Microsoft Financing can even structure payments for select customers. The chart below illustrates the difference between a typical cash-based transaction and one that uses Microsoft Financing.



One Campbell Plaza, Suite 2B
Saint Louis, MO 63139
Ph: 314-644-6400
Fax: 314644-3670
apetroline@premier-ks.com
www.premier-ks.com



Microsoft Financing makes it easy to add or upgrade products based on your company's changing IT needs. Additional products and services can be added at any time during the agreement starting at US\$5,000. The chart above illustrates the benefits of using Microsoft Financing and how it can afford you an additional 25 percent more products and services while still remaining on budget since the solution is paid over time.

NOTE: All figures are for illustration purposes only and may not reflect current rates and pricing. Rates are valid for all quotes through the end of the current calendar quarter and are subject to change by Microsoft Financing.

FAQS OF FINANCING

Q. How does Microsoft Financing help my business?

A. As part of Microsoft Corporation, Microsoft Financing provides one simple, easy and affordable financing option to facilitate the acquisition of Microsoft license and IT solutions.

Q. How is Microsoft financing unique?

A. Microsoft Financing is unique in that it offers a financial solutions for software-centric or more comprehensive IT needs, including software, services and hardware. We offer more options than traditional loans and leases.

Q. How long can the solution be financed?

A. Financing terms are anywhere from 24 to 60 months, depending on the program.

Q. Will rising interest rates affect my APR?

A. Upon commencement of a financing transaction, our payments are fixed and our financing terms are competitive.

Q. Is there a maximum or minimum transaction size?

A. Transactions must exceed US \$10,000. Microsoft Financing has sole discretion in granting credit.

Q. Will the offer be flexible enough to add on products or services during the term of the contract?

A. The offer terms allow for easy additions starting at US \$5,000. Additional credit approval may be required.



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Q. How is Microsoft Financing different than a lease?

A. Microsoft Financing offers loans not leases. You will receive rights to use the software as long as needed based upon payment terms. You will also own the equipment at the beginning of the contract. And unlike many leases, there are no additional fees or down payments. Everything is a known value that is agreed upon before the customer signs the contract.

LEARN MORE. SAVE MORE.

Microsoft Financing can afford you more than you ever imagined. Give your company the competitive edge it needs to succeed by contacting your Microsoft partner or the Microsoft Financing Sales Group at:

Phone: **1-877-264-1992** E-mail: msfsales@microsoft.com

Visit <http://microsoft.com/-nancing> for the latest information and program details.



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