

KLC Financial + American Arena Finance + Leasing Program



Learn the KLC Difference and What Sets Us Apart

KLC has built an extremely unique and competitive financing program that will allow you to take advantage of great rates and flexible terms that are built around your business needs. We finance new and used equipment with options that traditional banks and other lending sources cannot offer. At KLC, we care about what your care about, and that means giving you a best-in-class personal experience that is fast and easy.

Benefits of Our Financing Program

- **Flexible & Fast:** We will customize an option to fit your needs and get financing secured in as little as 24 hours.
- **Seasonal Payments:** You can choose a payment structure that best fits your business needs.
- **Municipal Program:** Unique terms available for municipalities.
- **Consistent Rates:** Our rates do not change incrementally based on the term length.
- **Up to 84 Month on New 72 Month on Used:** Take advantage of cash incentives while capitalizing on lower monthly payments than captive financing offers.
- **Equipment & Accessories:** We finance equipment, accessories, and soft costs in one transaction allowing you to take advantage of a longer term for the entire invoice.
- **Tax Savings:** Potential accounting and tax deductible benefits.

Bonus Depreciation / Section 179 Taxable Deductions in First Year

EXAMPLE

Total Equipment Purchase	\$100,000
Taxable Deduction	\$100,000
Cash Savings	\$35,000
Lowered Cost of Equipment (after tax savings)	\$65,000
Yearly Financing Payment on Cash Cost	\$13,145
Hourly Cost of Equipment Purchase (assuming 2080 hours/year)	\$6.32

(LCoE = Equipment Cost x .65)

Process



APPLICATION

Customer completes application
Sales rep provides equipment quote



PROPOSAL

Terms are provided
to the customer



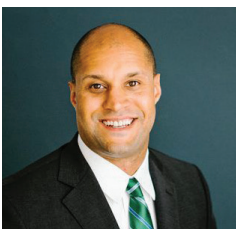
CLOSING DOCUMENTS

Closing documents
are executed



INVOICE PAID

KLC pays American Arena within
24 hours of closing



ABOUT ALLEN

I have been selling equipment financing for more than 14 years, and have been helping customers grow their businesses by helping them get fast, affordable, and flexible financing options on their equipment. I pride myself on being the hardest working person in the room, and you can trust that I will be your advocate while providing the white glove service that my customers have come to expect. KLC Financial can provide funding options that other traditional lending sources cannot, which equates to great value to you. Reach out to me and let my team go to work for you.

ALLEN GLYNN, CLFP | Business Development
612.382.6630 mobile | 952.224.4304 office | allen@klcfinancial.com | klcfinancial.com