

## Provide the best tools for learning with flexible financing.



Apple is committed to helping every school experience the transformational power of technology. Our Apple Education Finance Program will help you build an affordable financing plan that supports your goals, with a payment schedule that's right for your budget cycle. AppleCare, Apple Professional Services, Apple Professional Learning, and software can also be financed as part of your lease. Financing reduces up-front expenses by spreading payments over time, so you can easily manage your technology life cycle.

**Lease Purchase Agreement.** Own the equipment at the end of your lease term with the Lease Purchase Agreement. Then use trade-in options to upgrade so you can maximize your annual budget and acquire new Apple products at a lower cost by leveraging the residual value of your used Apple products.

**Flex Lease.** A Flex Lease provides the ultimate flexibility. Your institution owns the equipment, with options to either make the final payment and keep the equipment or return the equipment without making the final payment. With this option, refreshing your technology is easy.

Fair Market Value Lease. Leverage the high residual value of Apple products up front by taking advantage of the Fair Market Value Lease. In addition to offering lower payments, this option provides the flexibility you need for your financing plan. At the end of your lease term, you can choose to extend the lease, return and upgrade your Apple products, or purchase the devices at their fair market value.

**Device as a Service in the Classroom.** Take advantage of the Fair Market Value Lease with the addition of a built-in forgiveness pool that allows up to ten percent of the devices to be returned in less-than-good working order as determined by Apple or its designee—without penalty.

Contact your Apple Education sales representative at 1-800-800-2775 about developing a custom life cycle management and financing plan that will let you bring the right Apple products and services to your institution.

The financial service offerings referenced above are for informational purposes only. Any terms and conditions referenced are non-binding, for discussion purposes, subject to change without notice, and shall not be construed as an offer for sale or to extend credit to any lease financing transactions. You may be responsible for taxes (including property, sales, and use tax) and other charges depending on the purchase and/or financing structure notwithstanding your tax-exempt status. Any financing is subject to credit approval by Apple Financial Services and the completion of necessary documentation. Nothing herein is a guarantee or promise of profitability or generation of revenue of any kind whatsoever and is not intended to and does not constitute tax, accounting, financial, or legal advice. Apple expresses no opinion and makes no representation with regard to what leasing or financing alternative is best suited for you. Apple is not providing advice or recommendations with respect to the proposed transaction and has no fiduciary duty to you. You are encouraged to retain your own advisor. Any purchase or lease shall be subject to the terms and conditions of your agreement(s) with Apple. TM and © 2018 Apple Inc. All rights reserved.