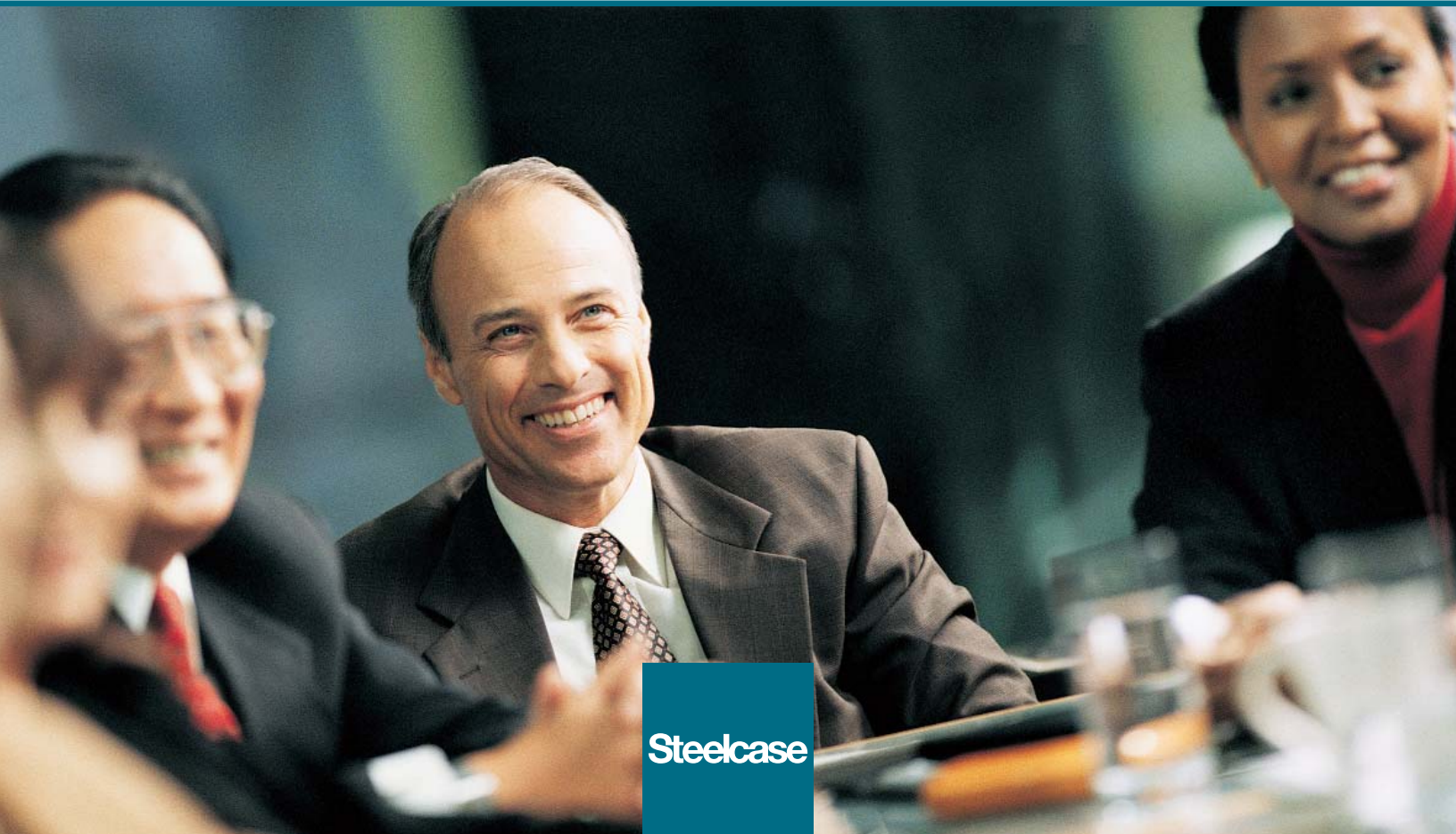


financing your work environment



Steelcase

Create an inspiring  
workspace while  
conserving capital,  
protecting credit  
lines and reducing  
tax liabilities.



# steelcase financial services

part of the Steelcase Workplace  
Services portfolio

When acquiring work environment solutions, many companies think only of traditional financing methods, such as utilizing working capital or an existing line of credit. However, there may be better options.



Steelcase Financial Services offers flexible and convenient financing alternatives that let you create an inspiring workspace while conserving capital, preserving bank lines and reducing tax liabilities.

Wholly owned by Steelcase Inc., Steelcase Financial Services is the office furniture industry's only captive finance company. That means greater flexibility, because our goal is to build long-term, ongoing relationships with our customers and give you the best value possible.

## Financing options to meet your business goals

Financing offers your business solid options for:

**conserving capital** – Instead of tying up your money in a capital equipment purchase or utilizing bank loans, financing allows you to pay for your purchase in low monthly payments. You retain your cash to invest in your core business or in other profit-generating opportunities. Financing also can circumvent capital budget restraints.

**protecting credit lines** – Keep credit lines open and preserve your borrowing power.

**managing your balance sheet** – Certain types of leases may help you to better manage your balance sheet and improve your overall financial picture, including return on equity and return on assets ratios.

**realizing tax benefits** – Certain lease structures may allow monthly payments to be treated as operating expenses and are usually fully tax deductible.

**maximizing purchasing power** – Get what you need, when you need it.

**increasing flexibility** – Financing gives you flexible payment and end-of-term options.

## Our offerings and capabilities

Whatever the size or nature of your business, our experienced consultants can help you tailor financing plans that meet your explicit business goals. We also offer:

**rapid approvals** – Enjoy minimal paperwork and quick response.

**online credit application** – Submit your application 24/7.

**easy add-ons** – Easily add product to your Steelcase Financial Services Master Lease.

**one-stop shopping** – Bundle your work environment and the office equipment you need into one convenient financial solution.

**fixed-rate financing** – Your payment remains the same throughout the financing term.

**minority-owned enterprise financing option** – You may finance your work environment through our alliance with a certified Minority Business Enterprise (MBE) lessor.

**Customer Advantage website** – Access your account information online 24/7.

**global financing** – We provide financing alternatives and expertise throughout the world.

**Easily add the product you need to your Steelcase Financial Services Master Lease.**



### Success story

An international oil company wanted to consolidate its headquarters building using a new design concept with Steelcase furniture. They did not have a cash flow problem and previously had never leased furniture. The Steelcase area finance sales manager and the dealer representative presented a flexible financing package and Lease vs. Buy Analysis to the company's decision-makers. After reviewing the package, they decided to acquire their workplace environment through a \$10 million Fair Market Value Lease that would help them achieve a higher return on assets and equity. Financing also allowed them to invest their capital in the company's core business.



**GSA financing** – Lease options are available for the Federal Government through our current GSA Federal Supply Schedule.

**ReMarket™** – Quality pre-owned products are available through our off-lease program.

Financing and leasing plans are available for contracts as low as \$5,000, with terms ranging from 24 to 60 months. Eighty-four month term is available for investment-grade or equivalent credit. All lease applications are subject to our standard credit underwriting criteria.

#### **Fair Market Value Lease**

- Lowest monthly payment
- Payment is usually tax deductible
- May qualify for off-balance sheet, operating lease treatment for reporting purposes
- Greater flexibility at the end of the lease

End-of-term options:

- Purchase product for fair market value
- Return product to us
- Renew the lease

#### **\$1 Buy-out**

- Depreciation and interest are usually tax deductible

End-of-term option:

- Purchase product for \$1

#### **10% Purchase Option**

- Lower payment than \$1 Buy-out
- Depreciation and interest are usually tax deductible

End-of-term options:

- Purchase product for 10% of the original financed amount
- Return product to us
- Renew the lease

#### **Deposit Financing**

- Finance your dealer order deposit.

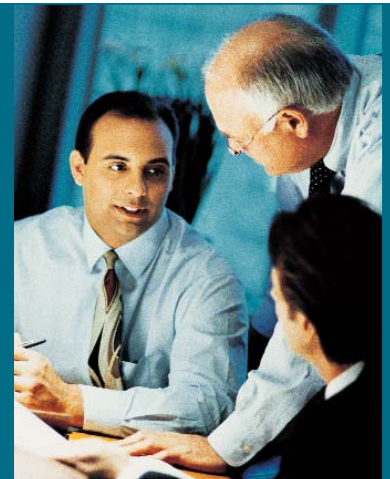
#### **Sale Leaseback**

- Turn your fixed assets into liquid ones, making cash available for other investments or acquisitions.

#### **Call us**

To discuss how we can help you approach your work environment strategically, call us.

We offer 100% financing at **highly competitive rates** and a wide range of financing options throughout the world.



#### **Success story**

A leading government contractor for the U.S. Navy, who has acquired \$6 million of office furniture over several years, has consistently chosen Steelcase Financial Services as their financing partner for these acquisitions because of the captive advantage. We provided a creative lease structure to meet their operating lease requirements as well as flexible, end-of-lease options to meet their goals. The contractor is pleased that there are no hidden charges and likes having a single source to handle everything. Steelcase's area finance sales manager worked in tandem with the dealer representative to provide a total furniture and financing solution.

For specific information about how we can help your organization, contact your Steelcase Financial Services area finance sales manager through your local Steelcase office or dealership, or contact us directly at one of our offices:

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Visit us online at [www.steelcase.com](http://www.steelcase.com) (click on Services).

The Steelcase Workplace Services portfolio also includes furniture services outsourcing, ebusiness solutions and a wide range of workplace effectiveness consulting services.

Call 800.333.9939 or  
visit [www.steelcase.com](http://www.steelcase.com)

**Steelcase**<sup>®</sup>

Do what you do better.<sup>™</sup>