Special 2010 Tax Incentive Report



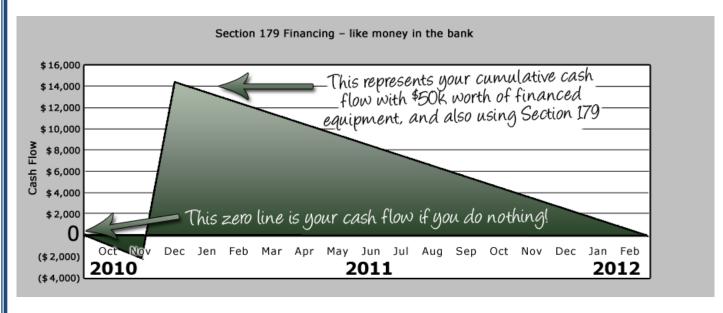
Section 179 and Equipment Financing – the Perfect Business Marriage for 2010

800-245-1213 www.crestcapital.com

The Section 179 Deduction has been great to businesses for years. But did you also know that when it is combined with equipment financing, it can literally put thousands of dollars in your pocket?

It's smart to take a look at using the Section 179 Deduction for 2010. That's because Section 179 offers you an incredible chance to acquire needed equipment, and increase your cash reserves at the same time. And 2010 is the perfect time to take advantage of it, as the higher limits we've become accustomed to will likely be repealed in 2011. **So now is the time!**

This is especially true if you choose to finance the equipment you buy. How good of a deal can Financing Equipment and using Section 179 be? Take a look at the below chart:



The above chart assumes \$50,000 worth of equipment financed in October 2010, with a monthly payment of \$1,120. The annual return / equipment gain is 3% (\$125 per month). This makes the true net payment \$995 per month. The Section 179 Deduction (50k, which results in \$17,500 net tax savings) is taken in Dec 2010. That amount, less the net payment of \$995 each month, will provide a positive cumulative cash flow until Feb 2012. This means you will not truly begin paying for your equipment (in terms of net bottom-line dollars) until Feb 2012. Of course, you've used (and profited from) the equipment during that time, and also paid a full 17 months on the loan term. **This is why Section 179 Financing is such a great deal.**

This is it — this is "our" government bailout. Section 179 is the only government help that small and medium sized businesses are going to get, both now, and likely for the future. But as you can see, it's especially effective, particularly when combined with financed equipment. It will add to your bottom line, and ensures that you don't truly start paying for your needed equipment until well into the future.

But the clock is ticking. 2010 is more than half over, and then the great deal ends. **If you DO nothing, you'll GET nothing.** Don't let that happen to you – if you need equipment, let's get it for you right now. Call Crest Capital at **800-245-1213** or visit www.crestcapital.com today. We'll answer all of your questions, and get you the low rate equipment financing you need – fast, and without any hassles.

Equipment Financing and Section 179 Frequently Asked Questions

Q - Ok, the equipment financing / Section 179 combo is advantageous... but what equipment qualifies?

A - All kinds of equipment. Here's a partial list:

- Equipment (machines, etc) purchased for business use
- Tangible personal property used in business
- Business Vehicles with a gross vehicle weight in excess of 6,000 lbs
- Computers
- Computer Software (off the shelf)
- Office Furniture
- Office Equipment
- Property attached to your building that is not a structural component of the building (i.e.: a printing press, large manufacturing tools and equipment)
- Partial Business Use (equipment that is purchased for business use and personal use generally, your deduction will be based on the percentage of time you use the equipment for business purposes.)

Q - What about Used Equipment?

A - Most used equipment qualifies for Section 179 if it is new to you.

Q -But can I finance used equipment?

A – It depends on your equipment financing partner. Happily, in most cases, Crest Capital does finance used equipment.

Q - Do I have to do this now (in 2010) to take advantage of Section 179?

A – **A HUGE yes.** This is because Section 179 is a year-to-year deduction. It was made "bigger" in 2008 in response to a worsening economy (and these larger limits were kept in 2009). However, in 2010, certain minor provisions (like the bonus depreciation) were removed. And all indications point to Section 179 "going back" to its lower limits next year (2011). **If you want the best deal, NOW is the time.**

Call Crest Capital today, and get great "low-rate / fast approval" financing tomorrow (literally). Use your new equipment right now, and profit well into the future as well. It's really that simple.

Call 800.245.1213 or visit <u>www.crestcapital.com</u>, and we'll answer all of your equipment financing questions, and help you make 2010 (and beyond) more profitable!