

BUILT

TO FIT YOUR NEEDS

The Mack® BulldogDIRECT Fair Market Value (FMV) lease just got a whole lot more flexible to meet your needs. For the first time, this popular leasing program is now available for fleet buyers leasing as few as 5 trucks. And the more trucks you lease, the more you save.

When you lease a new Mack truck directly through your Mack dealer and Mack Financial Services, you can enjoy **cash flow savings up to \$529 a month per truck** with a BulldogDIRECT FMV lease – versus a traditional loan (see chart on next page). And when you calculate that times 60 months, it's a **savings of \$31,800 over the life of a 5-year lease**. Then calculate the savings for 5 trucks leased over a 5 year period, and your **total cash flow savings is \$159,000**.

The BulldogDIRECT FMV lease is all about helping you succeed by freeing up the cash you need to grow your business. Little or no down payment is typically required, and monthly payments are generally lower than other forms of financing. Lease terms can also be customized to fit your needs and mileage requirements.

At the end of the lease term, you can purchase your trucks for the Fair Market Value, or simply return the truck. Return condition assumes normal wear and tear during the lease term (standards similar to Used Truck Association).



FIVE KEY REASONS WHY A BulldogDIRECT LEASE IS THE RIGHT CHOICE FOR YOU

MAXIMIZE CASH FLOW

Why tie up funds to own a truck when you only need it for 3-5 years? Lease payments are usually much lower than loan payments, and because a lease payment plan is more favorable, you pay only for what you use. Leasing also allows you to pay little to no upfront cash. So your cash flow improves, which means you can use your cash and credit lines for other business needs.

GET FLEXIBILITY AT END-OF-TERM

At the end of the lease, you have the option to purchase the truck, or simply return it and “walk away with ease.”** Mack Financial Services will even consider extending the term of the lease, so you can continue leasing the truck. It doesn't get more convenient than this.

ENJOY TAX ADVANTAGES

FMV leases typically qualify for off-balance sheet treatment which means Mack Financial Services is the vehicle owner, and your lower FMV payments will reflect tax benefits that accrue to them. So, you won't have to account for the cost of an asset on your balance sheet. Simply deduct the payments as an expense on your income statement and reduce your tax obligations accordingly.**

MAKE A GOOD FIRST IMPRESSION

Driving a new truck projects a good first impression about your business. It also keeps drivers happy and attracts new drivers who'll want to work for you. Leasing provides a planned schedule for vehicle replacement, which reduces downtime because you consistently keep a young fleet of trucks in service.

LOW COST OF OWNERSHIP

Mack trucks are among the most fuel efficient trucks on the road today, so when you save on fuel costs, you see an immediate reduction in your daily operating costs. And every Mack truck is built to last. Mack trucks have the longest lifespan in the industry, staying on the road and in service longer than any other trucks. That durability equals the best resale value in the industry, so you can rest assured the trucks maintain their value. This higher value is reflected in the residual assumptions offered through the BulldogDIRECT lease and leads to the low-payment examples shown below.

LOAN VERSUS LEASE COMPARISON	TRADITIONAL LOAN	TRAC LEASE	BulldogDIRECT LEASE
TERM	60 MONTHS	60 MONTHS/ 20% RESIDUAL	60 MONTHS/ FMV RESIDUAL***
MONTHLY PAYMENT	\$1,946	\$1,599	\$1,416

BulldogDIRECT LEASE	PINNACLE™ DAYCAB CXU613 (MP7)	PINNACLE 70" MID-RISE CXU613 (MP8)	PINNACLE DAYCAB CHU613 (MP8)
TERM	60 MONTHS	60 MONTHS	60 MONTHS
MONTHLY PAYMENT	\$1,400	\$1,673	\$1,384
MAXIMUM MILEAGE	500,000	575,000	500,000