ALL THE RIGHT PIECES

Financing solutions to simplify
your customer's equipment acquisition

HYSTER

HYSTER CAPITAL

A SOLID FINANCIAL SOLUTION

FINANCING BENEFITS FOR YOU

With our new flexible financing programs, you can present equipment benefits on the basis of affordability, value, cash flow and investment protection instead of focusing solely on price.

Offer a lower monthly payment
Quoting a low monthly payment helps you overcome price objections and makes it easier to de-emphasize the full price as a closing issue.

Increase your control of the sale
"One-stop shopping"- providing both equipment and financing - allows you to maintain total control of the sale while accelerating the sales process.

Overcome customer objections
By leading with financing, you can identify customer objections such as budget constraints, competitive offers and replacement cycle considerations. Our program will help overcome these objections and put you in a position to close earlier.

Sell additional equipment and services
With financing, your customer has greater purchasing power. Selling additional equipment is easier because of the small incremental change in monthly payments.

Strengthen your customer relationships
Now you can take care of all your customers' acquisition needs, providing one source for quality equipment, technology, financing and service.

Manage your customer base
Our leasing products help you manage your customer base by effectively monitoring which equipment is due for upgrade, add-on or replacement. Manage your installed base of accounts more effectively by helping your customer make decisions on new equipment acquisition, usage, life cycles and disposition.

THE BOTTOM LINE

If you include financing solutions as part of every proposal, you can expect to see increased sales.

Our program can also help you:

- **Accelerate the sales process** by overcoming customer price objections
- **Close larger sales because** you're quoting low monthly payments
- **Provide more value** to your customer through one-stop shopping
- **Protect margins** by emphasizing monthly payment over price
- **Enhance your customer relationship** by providing customized solutions

FINANCING BENEFITS FOR YOUR CUSTOMER

One-stop shopping for financing

Your customer can request to finance all of their acquisition needs including service and maintenance, resulting in one easy monthly payment. This saves them time and energy. Including financing in your proposal reduces the time your customer needs to research their financing options. The result – a shorter selling cycle, with less resistance.

Flexible payment structures

Low monthly payments and tailored payment structures allow your customers to overcome budget constraints and match expenses to benefits as they receive them.

Operating budget treatment

Certain monthly payment structures can be classified as an operating expense, thereby overcoming budgetary restrictions and pushing the decision-making process “downstream.”

Avoid the risks of ownership

It’s use, not ownership, of equipment that provides benefits. By owning equipment, your customer runs the risk of technological obsolescence and its associated cost. Financing allows your customer the opportunity to upgrade equipment and take advantage of technological advancements when they occur, while minimizing the financial impact of the purchase.

Conserve capital

By requiring no (or minimal) cash up front, your customer can use the cash for investments and other strategic needs.

Tax and accounting considerations

Customers should consult their tax and accounting advisor to consider how financing products may be tailored to meet their business needs.

The right solution to meet any customer need

Lowest possible payments
Offer them:
- Fair Market Value Lease

Changing technology concerns
Offer them:
- Fair Market Value Lease

Return equipment at end-of-term
Offer them:
- Fair Market Value Lease

Own equipment at end of lease term
Offer them:
- $1 Purchase Option Lease

Fixed purchase option at end-of-term
Offer them:
- $1 Purchase Option Lease
- State Purchase Option (SPO) Lease

Matching payments to use
Offer them:
- Step Payment Lease
- Deferred Payment Lease

FREQUENTLY ASKED CUSTOMER QUESTIONS

Anticipating your customers' questions and objections helps you prepare well thought-out answers.

Why should I lease versus paying cash?
Leasing offers a variety of benefits over an outright cash purchase. You can take the cash you would use to purchase equipment and reinvest it or use it for other strategic uses. By matching your payments to benefits from using the equipment, you can better manage your cash flow and earn a higher return on your capital.

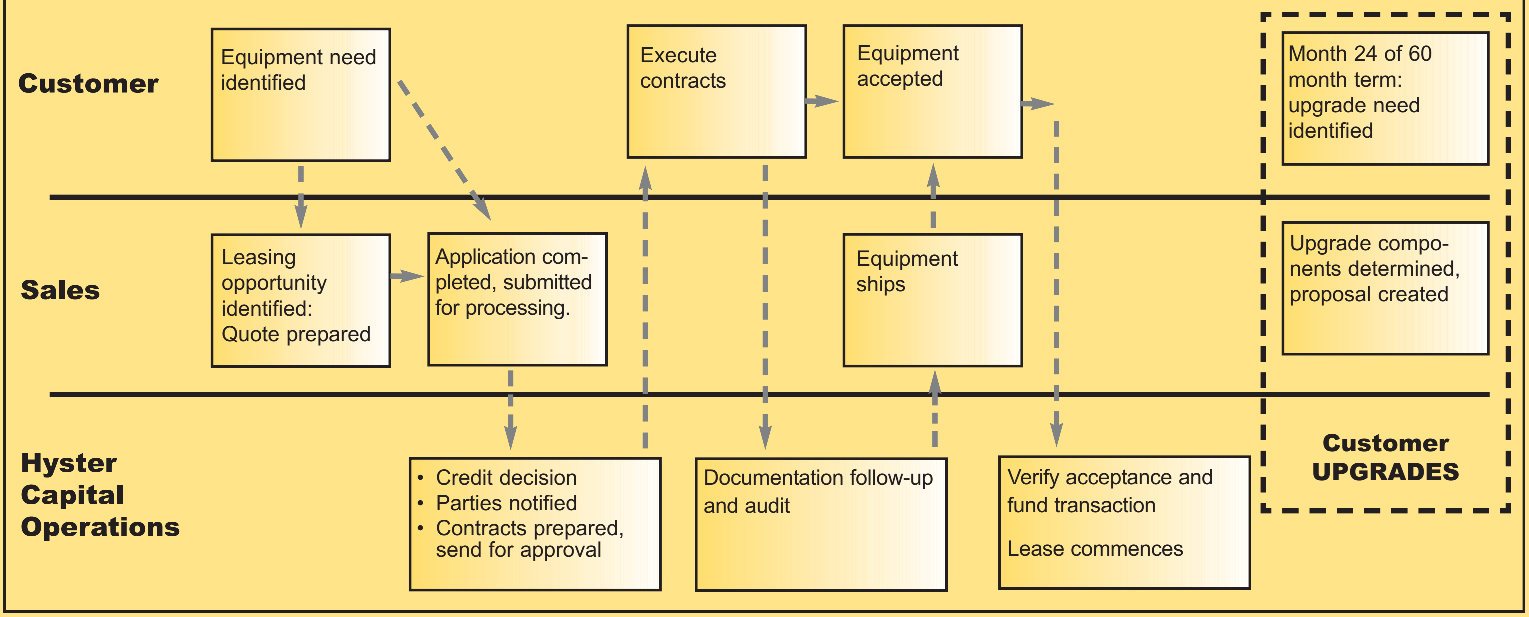
Why would I want an FMV lease as opposed to a $1 Purchase Option lease?
FMV leases offer the lowest monthly payments and protection against technological changes. You can also consult your financial advisor to discuss any potential benefits that apply to this type of financial product.

A truck purchase isn't in my budget this year.
We offer flexible and innovative structures and can develop a lease to accommodate your budget constraints. Our objective is to reduce your overall cost of operation. We can create a structure that allows you to get your equipment needs today and defer your payments to the future.

What if my needs change. Can I upgrade or add-on to my existing lease?
All of our products allow you to upgrade or add-on to your existing lease at any time during the term (providing you are credit approved and your lease is not in default).

Lease Process

Fast...Easy...Simple.



You can depend on Hyster Capital to deliver financial products and services tailored to meet your specific needs.

For more information, please call your local Hyster Capital representative.
Visit us online at www.hysterusa.com or call us at 1-800-HYSTER-1.