



# 100% Financing

## Same-day Approvals

## Flexible Terms & Payment Structure

### 100% Financing

Unlike bank financing, which often requires a 20 percent down payment and excludes soft costs (such as installation and shipping), we can finance the whole project.

### Maximize Capital

Your monthly payments do not affect your established line of credit, cash reserves, or require a compensating deposit balance. You have more capital for your business.

### Inflation Friendly

As costs go up over the term of your contract, you pay the same rate as when you began. That stretches your dollars and gives you more access to the cash in your business.

### Cash Flow Flexibility

Tailoring payment terms and structures to match unique needs, such as seasonality, expansion plans, or revenue cycles, lets you get more out of your space and your budget.

### Accounting Benefits

Balance sheet considerations, such as operational versus capital expenditures, are important decisions when investing in your business. We help you design a financing solution that best fits your accounting and tax requirements.

### Payment Terms

Terms can range from 12 to 72 months with flexible End-of-Term options. Extend the term to six years to lower your monthly payment.

### Payment Structures

Schedule your payment to match your cash flow. Make a lower payment initially and structure future payments to grow as your company's revenue increases or business cycles require.

### End-of-Term Options

You can own the equipment with a \$1.00 Purchase Option. Or with a True Lease, you have the option to own or return the furniture at the end of the term, with an affordable payment during the term. Also, you can extend your lease month-to-month for a specified period of time.

### Add-on Options

With any of our options, you can add new Herman Miller furniture at any time with a simple increase to your monthly payment. Your office can grow as your business does.

### Fast and Focused

Your personal financial specialist works directly with you and can provide credit decisions in hours. Same-day approvals are typical. We use our online tool to estimate payments in seconds. The minimal time required to complete our straightforward documents gives you more time to get on with your work.

