

**THE BENEFITS OF A TRAC LEASE
ARE SIMPLE TO APPRECIATE**

No down payments—only one lease payment is typically required in advance

Monthly payments are lower than traditional financing to maximize your cash flow

This type of lease can be structured so the equipment doesn't appear as an asset or a liability on your balance sheet

A TRAC is generally considered a tax-oriented lease, so you may receive some tax benefits in the form of lower payments

Choose a TRAC Lease when you want to own the equipment, bank lines of credit are unavailable or limited or when tax depreciation isn't a requirement

★ TRAC LEASE ★



**WE LET YOU HAVE IT
BOTH WAYS**
[MAXIMUM CASH FLOW & OWNERSHIP]

NAVISTAR[®]
FINANCIAL

TAKING THE CURVES OUT OF FINANCING™

Contact your International Dealer for more information.

WWW.NAVISTAR.COM

NAVISTAR[®]
FINANCIAL

TAKING THE CURVES OUT OF FINANCING™



WHY NAVISTAR FINANCIAL?

We've been a leader in transportation financing for over 50 years. We know the ins and outs of the transportation industry, which means you won't be thrown a curve at the time of funding.

Our depth of expertise allows us to simplify your financing decisions by showing you options and sharing solutions. We get you funded quickly and also help you avoid the unwanted surprise of hidden fees and other costly oversights.

We're competitive and flexible. Take into account the costs associated with unresponsive service or inflexible lenders who don't understand your business—and suddenly a lower initial rate might actually cost more in terms of time, money and aggravation.

Avoid the speed bumps. Hit the road running with the experienced, customer service-driven support of Navistar Financial. We know how to take the curves out of transportation financing.

TRAC LEASE

If you want maximum monthly cash flow with a limited initial investment—but still want to retain ownership—then you should consider a TRAC (Terminal Rental Adjustment Clause) Lease. It has a predetermined purchase price at the lease end which makes things more predictable.

You eliminate the guesswork by paying a fixed amount equal to what the vehicle is predetermined to be worth at the end of your lease. Here's an example of how it works:

Let's say you lease an \$80,000 truck for three years. At the end of those three years it is estimated the vehicle will be worth \$30,000. (You will have used \$50,000 worth of the truck's value.)

That means your payments would be based on \$50,000 instead of \$80,000, making them significantly lower.

Here's another benefit: If the vehicle is worth \$35,000 instead of the estimated \$30,000 at the end of the lease, you could sell the equipment for the then Fair Market Value price and potentially make a profit of \$5,000.

