



UTG Technology Refresh Program

In today's business environment, all companies use technology. The challenge is: *what's the smartest way to pay for it?* While cash purchases and the associated tax benefits might have been an ideal method in the past, it might be time to consider the downsides:

- Once spent, your cash can no longer be used as a distribution, for expansion, bonus, M&A funding, investment or more.
- The technology purchased with that cash will likely be inadequate or obsolete in 3-4 years.
- Technology gets better, faster, and cheaper as time goes on, certainly outpacing your useful life depreciation schedule and the unpredictable needs of your company.

The good news is that UTG has successfully launched a new and different solution: **IT as an operating expense**. Through our Technology Refresh Program, provided via a partnership with GreatAmerica Leasing (GAL), the same thing you previously purchased as a capital expense is now provided to you as a service or monthly expense.

This technology equipment financing program results in predictable costs every single month, nothing to depreciate, no need for insurance on the equipment, and more benefits. The program also builds equity so when items need to be refreshed or even replaced as they age or if business needs change, it can be done without any dramatic change in expense, or more importantly, without using cash.

What You Need To Know

UTG has successfully launched a new and different solution: IT as an operating expense, helping you utilize your cash for other expenditures or to grow your business.

This technology equipment financing program results in predictable costs every single month.

With regular upgrade cycles, take advantage of new technology and efficiencies with an immediate ROI without large capital investments.

Enjoy upgrade cycles that are on a regular 3 to 4 year schedule.



What Companies are Ideal for this Solution?

There is a common misperception in the industry that the reason companies use equipment financing is only because they are facing some fiscal challenges. In some cases this is true, and by using a trusted Technology Refresh Program like the one offered by UTG, many clients are able to obtain equipment for an affordable monthly payment that previously they may not have been able to afford. This allows businesses to take advantage of new technology and efficiencies with an immediate ROI because they aren't laying out large capital investments on equipment that has little to no value after 3 to 4 years.

That being said, many of the most successful companies don't actually need these services. These customers see the inherent value in keeping money in their business and using their capital for internal business growth rather than spending large cash outlays on rapidly depreciating equipment. By using equipment financing effectively, companies can achieve a predictable and repeatable technology budget with upgrade cycles that are on a regular 3 to 4 year schedule.

What Are The Benefits?

Avoid large capital expenditures for rapidly depreciating equipment

Single monthly payment that covers IT Budget

Carry technology as an operating expense with proper insurance coverage

Manage growth by keeping costs down when adding users

Refresh technology every 3-4 years with a known monthly payment

A Customer Case Study: GT Software

We were faced with the challenge of merging two of our existing locations into one new office. On top of a major office relocation, that also meant that we would have the challenge of consolidating networks. Our 10 year old phone system was almost out of manufacturer support, so we took this opportunity to not only replace our phone system with a Mitel 3300 solution but put in a state-of-the-art Cisco Network.

Since we planned to utilize this technology for a long time, we wanted to make sure we were procuring a solid solution. Leasing seemed like an ideal option for us as we were investing heavily to support our growing business. We are now able to enjoy a low monthly payment while still budgeting for other large capital expenditures.

Another major benefit of UTG's program is having just one partner to call. Not only did UTG architect, implement and manage the solution, they were able to provide me with full financing options. As a busy IT Director, I appreciate being able to work through one trusted partner for our entire solution.

Of all the items to think and worry about during an office relocation and network consolidation, it was nice to know that our infrastructure and the financing was all being handled professionally. We have a long-term relationship and it was nice to have one contact to help me with all of this. They have the technical expertise to help take our technology to tomorrow. I highly recommend UTG to businesses looking for quality and trusted IT solutions.

Corbin O'Reilly, IT Director
GT Software

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Corbin O'Reilly | IT Director





Trusted IT Solutions.
United Technology Group

www.utgsolutions.com



UTG and GAL are partners focused on top tier customer service, sustainable growth, and forward thinking leadership. This creates an environment where clients thrive and trusted IT solutions drive their successful growth.

Despite a challenging economy, UTG has been able to achieve an incredible 90% approval ratio for clients throughout Georgia that are considering the program.

Did you know?

- GAL is the largest independent equipment finance company in the nation.
- They are the first independent leasing company to surpass \$1B in assets.
- GAL bonds are AAA rated by Moody's.
- GAL's Truth in Leasing Statement is unique in the industry to make sure the customers are fully aware of the ethical standards in their contracts.



GreatAmerica Leasing is extremely excited to be working with UTG. They have been a break out partner for us this year, and we are expecting great things to come as they continue to outperform many of their peers in the industry. GreatAmerica is looking forward to a long, mutually beneficial partnership with UTG and its clients, and we look forward to watching them continue to grow into the future!

Marty Klees
Executive VP and General Manager

Ready to Take Your Technology to Tomorrow?

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