



SAGE ABRA



Nothing. Zilch.

Zero.

0% financing

Key Equipment Finance and Cost Management Services introduce 0% financing on the Leading Sage Abra HR and Payroll Solutions

Suddenly, getting nothing from your financial and software partner is a good thing. Because Key Equipment Finance and Cost Management Services have united to offer qualified businesses a big deal with a very small number. Now you can get 0% financing for 24 months¹ when you purchase the latest Sage Abra HRMS solution. It's that simple.

But purchasing your software solution is not always easy. It takes a lot of your working capital, and confidence in your providers. With a 24-month financing lease from Key Equipment Finance and your software solution from CMS, you can acquire your Sage Abra HRMS solution at a great rate: 0%.

Let a little zero make a big difference in your business.
Offer expires July 31, 2006.

0%

Take advantage of 0% financing and enjoy the benefits of leasing with Key.

Improved cash-flow management

- Conserve capital for reinvesting in your business.
- Improve budgeting accuracy through fixed monthly payments and no floating rates.

100% software financing

- Finance 100% of your software needs. Other items such as hardware, installation, maintenance, conversion, training, consulting fees, and freight can be financed as well.²

Savings on down payment

- Avoid a large down payment – with leases you generally make only the first and last payments at the start of the lease.

Easier financing than bank loans

- Avoid typical bank requirements, such as compensating balances, client list reviews, and cash flow projections.

Potential tax benefits

- Some businesses are able to deduct monthly lease payments as an operating expense, thus reducing the net cost of the lease.
(Please consult your tax advisor for details.)

To learn more about financing options for your Sage Abra HRMS solution, call 800-517-9099.



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¹ 24-month, 0% offer is available for leases with a \$1.00 end-of-lease option and orders with a total cost of \$2,000 or greater (including soft costs such as shipping, supplies, services, warranty, etc.). Implicit lease rate excludes any charges payable by lessee other than rent payments such as taxes, fees and shipping charges. Promotion begins March 1, 2006 and transactions must fund by August 31, 2006. Terms & conditions apply. Financing is available through Key Equipment Finance to qualified business customers in the U.S. Financing is subject to credit approval and execution of standard documentation. Key reserves the right to change or cancel this program at any time without notice.

² Additional items, such as hardware, installation, maintenance, etc. can be financed at standard lease program rates.