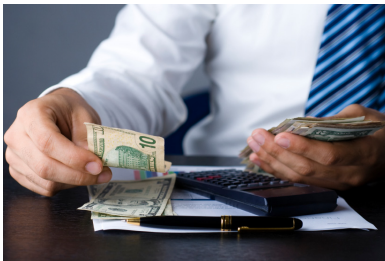




*In today's economy, it's all about value and stretching your dollars.*

Put the time value of money to work for your clients by encouraging them to take advantage of IBM's multiyear contracts and prepayment options. Packaging the multiyear discounts with IBM Global Financing (IGF) can significantly reduce your clients' total cash outlay for post warranty hardware and software maintenance costs over time.



## Easy Pay

*Multiyear prepayment contracts combined with IBM Global Financing offers clients a smoother cash flow and lower total payments*

### IBM Business Partner benefits

Encouraging your clients to take advantage of IBM's multiyear contracts and prepayment options can help you:

- Receive your profit up front for the entire contract term
- Ask for renewal less frequently and avoid the costs of producing invoices and collecting payments improving your Days Sales Outstanding
- Receive IGF fees on the total prepaid contract financed and add to your Incentive for Growth Bonus

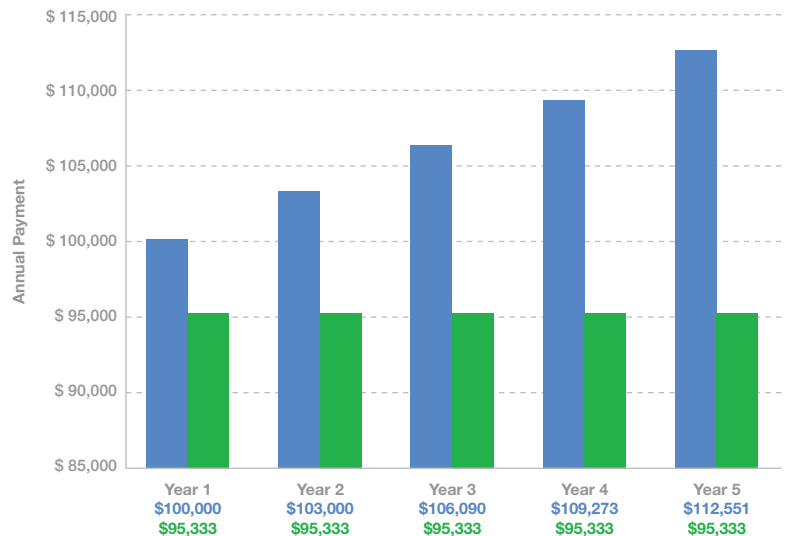
### Client benefits

Taking advantage of IBM's multiyear prepay contracts and financing with IBM Global Financing can help your clients:

- Lock in their price longer, thereby avoiding potential annual increases of 3 to 5 percent
- Reduce administration and processing costs by paying with a single invoice from IGF
- Save time by getting a single approval instead of one each year

When your clients apply the IBM discounts and finance the multiyear contract with IBM Global Financing, their savings can continue to increase along with their cash flow providing an estimated savings of 10% or more.

Estimated Annual Costs



■ 1 year term (+3% per year for price increases) ■ 5 year term Prepaid and Financed with IGF



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Route 100  
Somers, NY 10589  
U.S.A.

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