

TORO

Count on it.

FINANCING



**PRODUCTS YOU WANT,
FINANCING YOU NEED.**

More choices to manage your business.

Toro Does More.

Financing is a tool that allows you to acquire the right equipment with the right terms to optimize your capital and operating budgets. We have a full array of financing options to accommodate your unique needs – whether you are a tax supported or a commercial entity. We can help you match your business goals to the financing product that best supports your overall acquisition strategy.

Whether choosing maintenance equipment or irrigation components for a renovation, Toro Financing has a unique plan to meet your exact goals. Your Toro representative has experience and is trained to help you look beyond simply financing one item to the next, to looking at your longer-term equipment and economic needs. It's not a one size fits all plan. Looking at the total picture will help you find the right acquisition solution for your individual needs.



Financing solutions customized for you.

To be successful, you need to acquire the best equipment and do so within budgetary constraints. Utilize Toro's flexible financing options to help you acquire the equipment you need today.

Cash Management

- Lower monthly payments
- 100% financing – including taxes and installation
- Improve your cash flow
- Protect against inflation
- Preserve your capital

Flexibility and Convenience

- Variety of end-of-lease options: re-lease, purchase or return
- Flexible pay schedules, including skip payments
- Customized offerings to meet unique needs
- Minimal documentation



Managing Your Resources

Toro Financing, powered by some of the top names in the financial services industry, offers a full line of customized financial products. The goal of Toro financing programs is to help each customer acquire the exact equipment and irrigation technology they need in the most cost-effective way possible.

We help our customers assess the many factors which can affect their decision to purchase or lease new products. We work with customers on relevant areas such as tax advantages, cash flow implications, impact on operating expenses and more. Toro puts a high priority on maximizing value for every customer. In short, Toro financing is a tool to help you tailor the best, most viable long-term plan for acquiring and managing your assets.

Capital Requirements

- Retain capital for alternative uses
- Bank lines remain open for short term borrowing needs
- Provides freedom from capital budget limitations

Accounting and Tax Consideration

- Potential tax advantages: Consult your tax and accounting advisors to find out about specific benefits.

Technological Considerations

- Hedges against equipment obsolescence
- Provides flexibility to upgrade as equipment needs change

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toro.com 800-803-8676

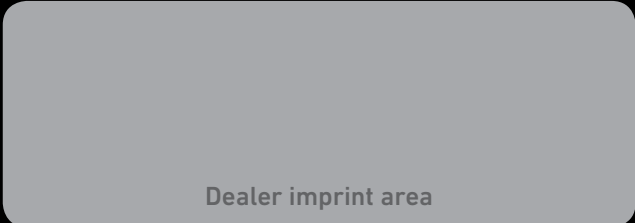
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