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## Highlights

- Minimize upfront payments
  - Align cash outlays to anticipated project benefits
  - Accelerate the cash flow break-even point of your projects
  - Conserve cash for other strategic initiatives
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# Financing IBM Storage

*Optimize data storage with affordable financing*

## Data: the foundation of business

The emergence of social, mobile, cloud, big data and analytics is changing how we live, work and interact. The world is awash in oceans of data. Leveraging vast quantities of data efficiently can improve processes and enhance decision-making.

IBM Storage Solutions enable the data infrastructure needed to efficiently capture, deliver, manage and protect data with superior performance and economics. Software-defined storage transforms data economics for traditional and next-generation applications with greater speed, agility and efficiency. Optimizing data storage with IBM allows your business to access the right data at the right time, providing the data foundation to propel your organization into the cognitive era with confidence.

## Competitive financing for data delivery

In the current economic environment, budgets are tight and there is continued pressure to lower costs and increase productivity. Companies need to conserve cash and yet grow their business, keep up with the latest technologies and maintain a competitive edge. IBM Global Financing provides credit-qualified clients a source of funding that helps meet their financial needs and acquisition of data storage solutions, whether it is hardware or software.

IBM Global Financing can enable you to take charge of your storage needs with highly competitive rates, flexible terms and the ability to offer financing for the full solution—including consulting services, from IBM and other IT suppliers.



## Protect and boost your storage data while reducing costs and complexity

IBM Global Financing can help you accelerate deployment of IBM's deep storage portfolio to consolidate costs into predictable monthly payments and eliminate high upfront payments. As a strategic IT financing resource, we can help you build cost-effective financing into your storage solutions with funding options that include:

Financing option	Benefits
IBM Fair Market Value Lease	<ul style="list-style-type: none"><li>• Minimized upfront cash outlays and flexible payment terms</li><li>• Drives best economics over time and keep technology current</li><li>• Add capacity and functionality during the lease as you grow</li><li>• Helps lower your total cost of ownership</li></ul>
IBM Loans	<ul style="list-style-type: none"><li>• Financing / payment plans for hardware, software solutions, services and consulting</li><li>• 0% rate 12 or 24 months payment plans available for IBM hardware and software</li></ul>
IBM Project Financing™	<ul style="list-style-type: none"><li>• One dedicated funding source for IBM Global Services engagements – plus IBM and non-IBM hardware and software</li><li>• Financing for your complete portfolio of IBM solutions and services</li></ul>
IBM Global Asset Recovery Services	<ul style="list-style-type: none"><li>• Competitive asset buyback, certified data destruction, compliant asset disposal and secure reverse logistics services.</li></ul>

## Access IT financing expertise to support your storage solutions

IBM Global Financing offers simple contracts with rapid approvals, flexible payment structures and terms, loans at rates as low as zero percent, and low-rate leasing options. Our team of experts understand credit and technology risk and help companies in more than 60 countries meet their IT needs more affordably and more flexibly.

### For more information

Learn what many clients already know about the value of working with us. Find out more about flexible financing options that best fit your unique needs on [ibm.com/financing/us/systems](http://ibm.com/financing/us/systems), or contact your IBM Global Financing representative or IBM Business Partner at [ibm.com/financing/us/contact-us](http://ibm.com/financing/us/contact-us)



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IBM Global Financing  
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Produced in the United States of America  
October 2016

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