



Compugen Finance offers a complete range of technology leasing services that stretch your IT budget further and ensure your organization always has access to the latest technology

▶ *Operating & Capital Leases, covering hardware, software, services*

▶ *Strong re-marketing yields better rates and more-flexible terms*

▶ *Comprehensive services make lease transition easy and inexpensive*

▶ *Vendor independence leaves you free to choose best-of-breed solutions*

▶ *Convenient, one-stop shopping for complete IT asset lifecycle services*

▶ *Lease non-technology assets such as furniture and capital equipment*

▶ *Free subscription to Web-based Compugen eMerge lease/asset management tool*

Benefits at a Glance

Compugen Finance Inc., a wholly owned subsidiary of Compugen, offers a full range of services to organizations that choose leasing as a way to make IT solutions more affordable, provide a more predictable payment stream, and minimize the financial risk associated with technology obsolescence.

### **One-Stop Shopping**

Our leasing services are a natural extension of our Total Cost of Ownership (TCO) focus, offering customers the convenience and cost benefits of having a single point of supply and accountability covering the complete lifecycle of all their IT assets – from procurement and financing, to installation and ongoing support, to final disposition. You can also include non-technology assets, such as furniture and other capital equipment, in your Compugen lease.

### **Flexibility Key to Effective Leasing**

Unlike a 'captive' (i.e., vendor-affiliated) lessor, whose lease terms may favour their own technology, Compugen Finance is an 'independent' leasing company. We'll finance any vendor's hardware products, giving you the flexibility to mix and match best-of-breed technologies to create the best IT solution for your business; and if part way through your lease term, you realize that different equipment would better suit your needs, we can make it easier for you to structure a new deal. With our sophisticated re-marketing capability, we can get top dollar for equipment coming off-lease early, making it easier for us to get you into the latest technology earlier.

### **Why Not Bundle-In Professional Services!**

We offer a complete suite of end-of-lease and start-of-lease professional services that can make your lease transition easy and inexpensive, and free up your own staff to focus on more important issues. The costs for these services can be included in your Compugen Finance lease, making them more affordable and eliminating the need for you to incur any large, one-time costs or damage fees.

### **If you're ending a Compugen or third-party lease ...**

**Data Migration** – we'll backup the data from your outgoing equipment;

**Data Sanitization** – we'll ensure that the hard drives in your old equipment are wiped clean and all data is removed according to DoD data erasure standards (no charge for Compugen Finance customers);

**Test & Audit** – we'll test whether your equipment is operating properly and whether it has all its original components (no charge for Compugen Finance customers). Our report also includes a cost for Compugen to restore the equipment to return-ready condition;

**Restoration** – we'll restore your old equipment to return-ready condition, so you can avoid any expensive chargebacks that lessors often apply if equipment isn't returned in its original condition;

**Logistics** – we'll package and transport old equipment from your various locations back to your lessor, be it Compugen Finance or a third-party leasing company;

**Asset Management** – if you're a Compugen Finance customer, we'll update your free, Compugen-provided eMerge asset management system with new information pertaining to all the returned equipment.

These services can be delivered onsite by Compugen technicians coming to your location(s), or they can be done for you in Compugen's 8,000 square foot, dedicated, state-of-the-art configuration centre that is certified compliant to ISO 9001:2000.

### **If you're starting a Compugen Finance lease ...**

**Deployment** – we can provide complete deployment services, including any custom configuration or software imaging required, shipping to your various locations, unpacking and installation, and any required connecting to a network and testing;

**Data Migration** – we'll reload any data and/or applications that may have been backed up from previous equipment;

**Asset Management Tool** – we'll populate your free, Compugen-provided eMerge asset management system with complete information on all your new leased assets.

## Leasing Services

### Why Lease?

**Preservation of Capital** – leasing allows you to invest your capital in your core business rather than in the infrastructure to run it; and there's no up-front fees or down-payments as with other forms of financing;

**Balance Sheet Performance** – by not having to include leased equipment as Assets on your Balance Sheet, your organization can improve key financial indicators such as Return-on-Assets or Debt-to-Equity ratios;

**Flexible Payment Terms** – lease terms can often be arranged so that payments match specific financial requirements or can be increased/decreased to coincide with project milestones, for example;

**Fight Technology Obsolescence** – by structuring lease terms to match technology lifecycles, you are better able to take advantage of the continually improving technology price/performance curve;

**Simplify Asset Disposition** – with an Operating Lease, assets – and the responsibility for appropriate disposition – typically go back to the lessor at the end of the lease term;

**Improve Affordability** – while the total purchase cost for equipment may exceed available capital budgets, monthly lease payments are often low enough to make much-needed hardware and software more affordable.

### Strong Re-Marketing Lowers Lease Rates

As part of our ReCycleIT asset disposition service, Compugen Finance has an extensive and highly effective re-marketing capability. We're quite knowledgeable on the technology resale market, and we have a network of nearly 800 organizations – small businesses, schools and school boards, brokers and others – that we deal with regularly throughout North America. As a result, we're able to get the best prices for the used equipment we get back off lease. This allows us to take a generous residual position on our leases, which means lower lease rates and better terms for you.

### Added-Value Services Set Us Apart

In addition to the services described above, which most other independent leasing companies are not able to provide, we offer a number of other services that position Compugen Finance as your best choice in a leasing partner and add to the effectiveness of your leasing program:

#### Leave More Money in Your Pocket

If you're approaching end of term on a lease with another leasing company, Compugen Finance can review the buyout terms of your lease and use our understanding of the resale market to determine if there's additional value in your leased assets. We may be able to get you more money by remarketing your assets than it costs to buy them from your lessor, resulting in a net profit you can credit against products and services from Compugen.

#### Data Protection Spells Peace of Mind

We know how important it is to you to protect critical company information and keep it from inadvertently getting into other people's hands; so we perform a thorough

sanitization of all disk drives in equipment being returned to Compugen Finance at the end of a lease and before we remarket it. Even if you say that your team has already wiped the disks, we still do our own data sanitization using only best-practices processes and tools – just to be sure! And we'll provide you with a report showing that this has been done. There is no additional charge for this service.

#### Asset Management → Effective Leasing

To manage leasing operations properly, you need to have an effective asset management program in place for tracking the physical assets as well as the related leasing information, especially when it comes to tax reporting, regulatory compliance and meeting end-of-lease obligations. Compugen Finance customers get a free subscription to the Leasing Manager and Asset Manager modules of Compugen's award-winning, eMerge Technology Asset Lifecycle Management solution. Compugen eMerge is a fully hosted, Web-based service that combines technology and best practices to reduce the complexity and cost of managing IT assets through their entire lifecycle. *For complete information on eMerge, see our Web site.*

#### Appraisal Services

Our knowledge of the technology resale market not only helps us to find the best deals for remarketing end-of lease equipment, but also gives a good understanding of the value of used IT equipment. Using this information, we can offer appraisal services to business and to insurance companies wishing to write-off lost, stolen or damaged assets.

*"One of the biggest benefits for existing Compugen customers will be the convenience factor. Your hardware, software and services supplier will now be able to finance your IT solution as well, giving you a one-stop-shopping partner that knows your environment and can act proactively in making technology recommendations that include financing."*

Steve Glover, Sr. Vice-President, Compugen Finance

#### For More Information

To get a quote or to find out how a technology lease or any of the other leasing-related services available from Compugen Finance can help your organization get the most value from your IT budget, feel free to contact us or visit our Web site.

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