

Cat Financial Product Offerings



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Overview

Cat Financial works to provide customers with tailored equipment financing and extended protection solutions for businesses of all sizes, across all industries.

As the captive finance company for Caterpillar, we hold a unique advantage over other lenders. When you work with us you get:

- ▶ Great value from the most flexible lending, extended protection and equipment purchase solutions on the market.
- ▶ Deep industry knowledge and equipment expertise to keep your business moving forward.

Peace of mind. That's what we're built to deliver.

Use this eBook to find out more about our products. Once you gather a little information, you can be confident you're making the best choice for your business needs.



Finance Lease

For the customer who wants the option of ownership under their lease

Extended term leases typically mean a lower monthly payment amount than a short-term rental rate. You also benefit from a flexible return or purchase option for the equipment, based on predetermined outs in your contract.

Finance leases offer low monthly payments for qualified customers. You can also lock in a special promotional rate or use a balloon payment and other choices to further lower your payment obligations. A finance lease means you can enjoy lower costs while still using the high-quality equipment that helps your business prosper.



Term length

12-60 mo.



Available financing

Low monthly payments for qualified customers



Tax benefits

Retained by Customer



Flexibility

Payments may be scheduled monthly, quarterly, semi-annually or annually.

Operating Lease

For the customer looking to pay the lowest monthly amount for equipment

An **operating lease** provides a major benefit to all businesses that choose it: the lowest amount for monthly payments. Operating leases can also include an end-of-term purchase option. That means you can keep using valuable equipment or move on to a different piece of machinery with no penalty.

You can also choose to purchase equipment earlier in the lease, thanks to additional purchase clauses in the agreement. You can buy the equipment you already use during the middle of the lease or at its conclusion — or move on to other possibilities. An operating lease gives you plenty of opportunities to make the best decision for your organization.



Term length

24-60 mo. with extended terms available



Available financing

Low monthly payments for qualified customers



Tax benefits

Retained by Cat Financial



Flexibility

Payments are scheduled monthly, but other schedules may be considered

Start

Buy

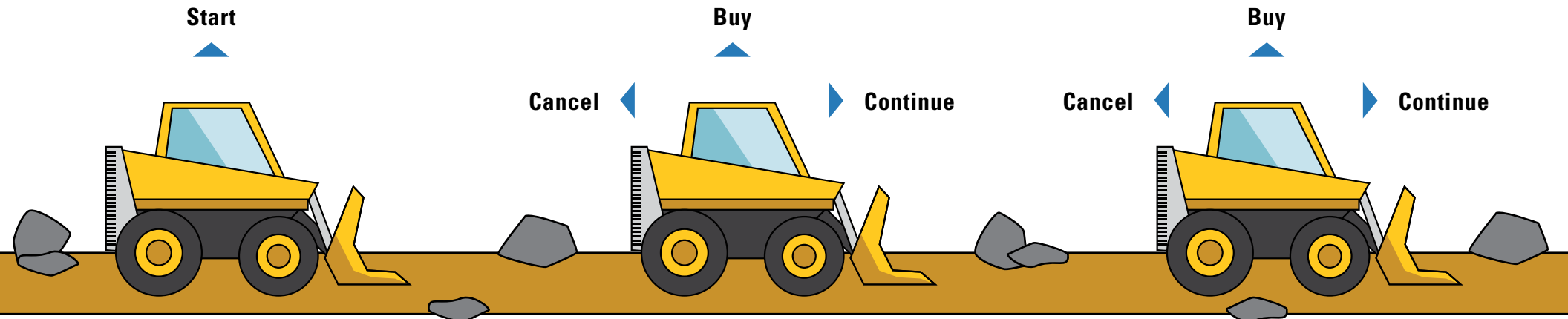
Buy

Cancel

Continue

Cancel

Continue



Loan

For the customer who needs capital to purchase equipment and pay it off over an extended period

When ownership is a clear objective but needs to be a long-term goal due to finances, a **loan** makes the most sense in terms of costs and end results.

Cat Financial offers varying term lengths and frequent special promotional rates. Additionally, flexible payments and skip payment plans help you keep a loan in good standing while addressing short-term variations in cash flow. These features combine to give you a clear pathway to ownership.



Term length

12-60 mo. for new equipment
12-48 mo. for used equipment



Down Payment Options

Cash, trade-in or rental equity



Tax Benefits

Retained by customer



Flexibility

Payments may be scheduled monthly, quarterly, semi-annually or annually.

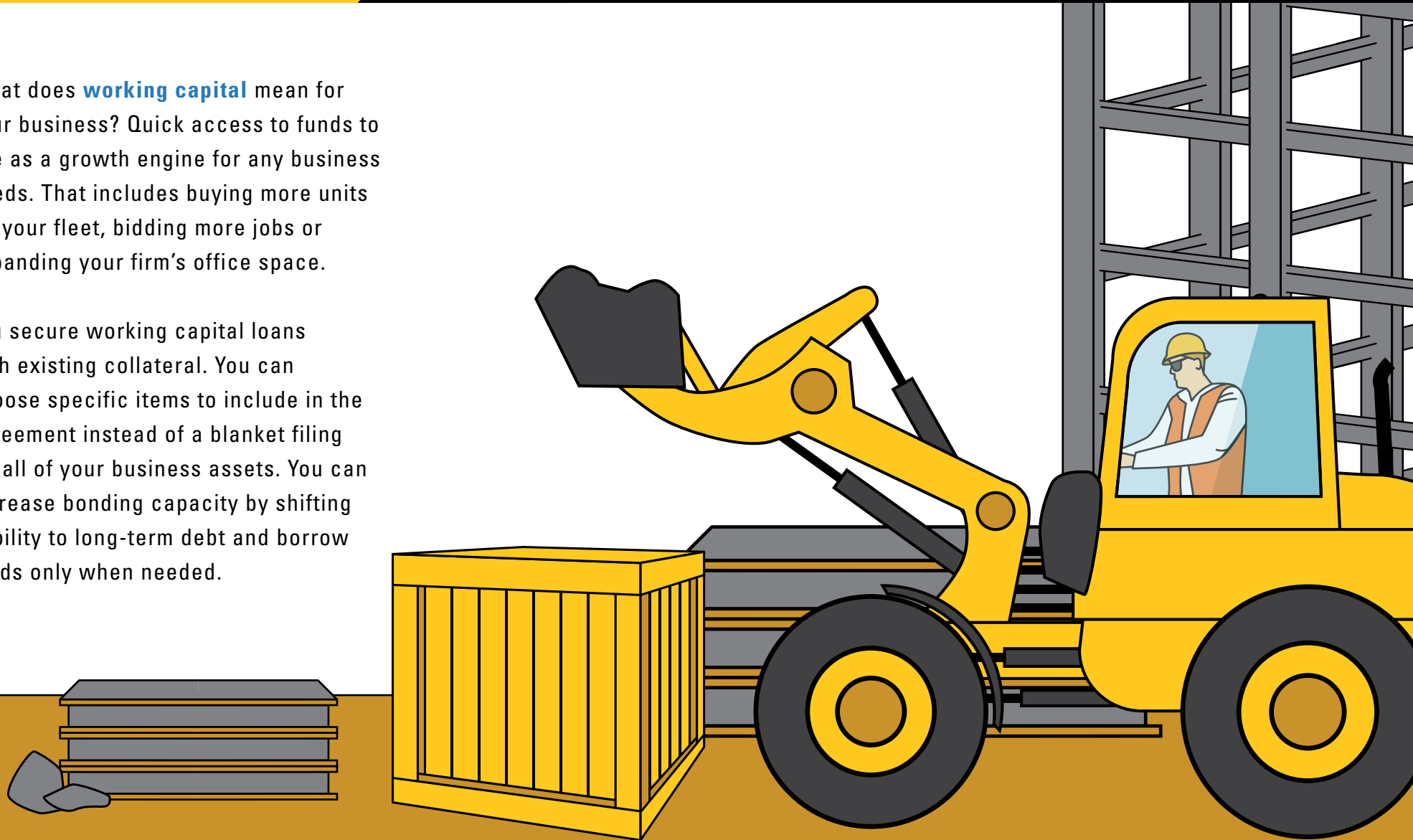


Working Capital

For the customer who needs extra cash flow, fast

What does **working capital** mean for your business? Quick access to funds to use as a growth engine for any business needs. That includes buying more units for your fleet, bidding more jobs or expanding your firm's office space.

You secure working capital loans with existing collateral. You can choose specific items to include in the agreement instead of a blanket filing for all of your business assets. You can increase bonding capacity by shifting liability to long-term debt and borrow funds only when needed.



Revolving Line of Credit

For the customer who wants to leverage existing equity to secure funding with no annual renewal cost



You can increase your working capital with a **revolving line of credit**. You've worked hard to build a strong, reliable company. A revolving line of credit leverages that strength as you keep growing.

A revolving line of credit can also be used to transfer short-term debt to a long-term arrangement. This lets you boost your bonding capacity, another major advantage. Cat Financial offers customized financing for revolving lines of credit, as well as an annual renewal process that's free of any charge to you.

Cat[®] Card Program



The Cat[®] Card Program offers commercial and consumer* financing options to give you flexibility to finance your parts, service and rental needs. Take advantage of special financing and flexible payment terms, as well as periodic promotional offers.

*Not available in all countries

With the option to pay for many potential needs related to your equipment now or later, you have built-in flexibility for paying off your debt. With a wide network of participating dealers, you can always get the parts and equipment you need. That's true even when you're working away from your usual base of operations.

Extended Protection



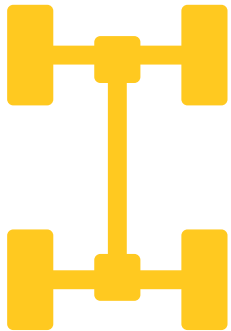
Once you have your equipment, it's time to choose the right level of protection. We can help you manage risk and protect your investment with our extended protection products. A variety of options means you can choose the right solution for your needs, keeping equipment safe in the most effective way possible.

For Machines

Equipment Protection Plan

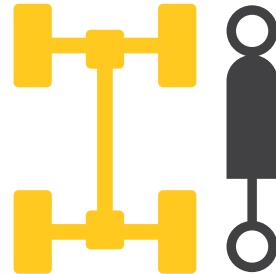
Choose the level of service you need for new, used or rebuilt machines. Gain peace of mind by knowing you're protected under one of the four coverage options that make up our [Equipment Protection Plan](#).

Powertrain



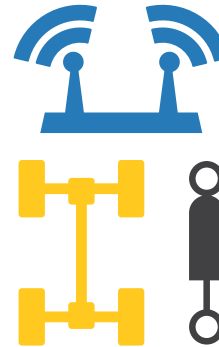
Coverage for components that produce, transmit or control engine horsepower on new or used machines

Powertrain + Hydraulics



Coverage for powertrain plus components associated with steering and implement control on new or used machines

Powertrain + Hydraulics + Technology



Coverage for powertrain plus hydraulics with additional COMPACT, GRADE, PAYLOAD and LINK technology components, such as controls, displays, monitors and sensors on new machines

Premier

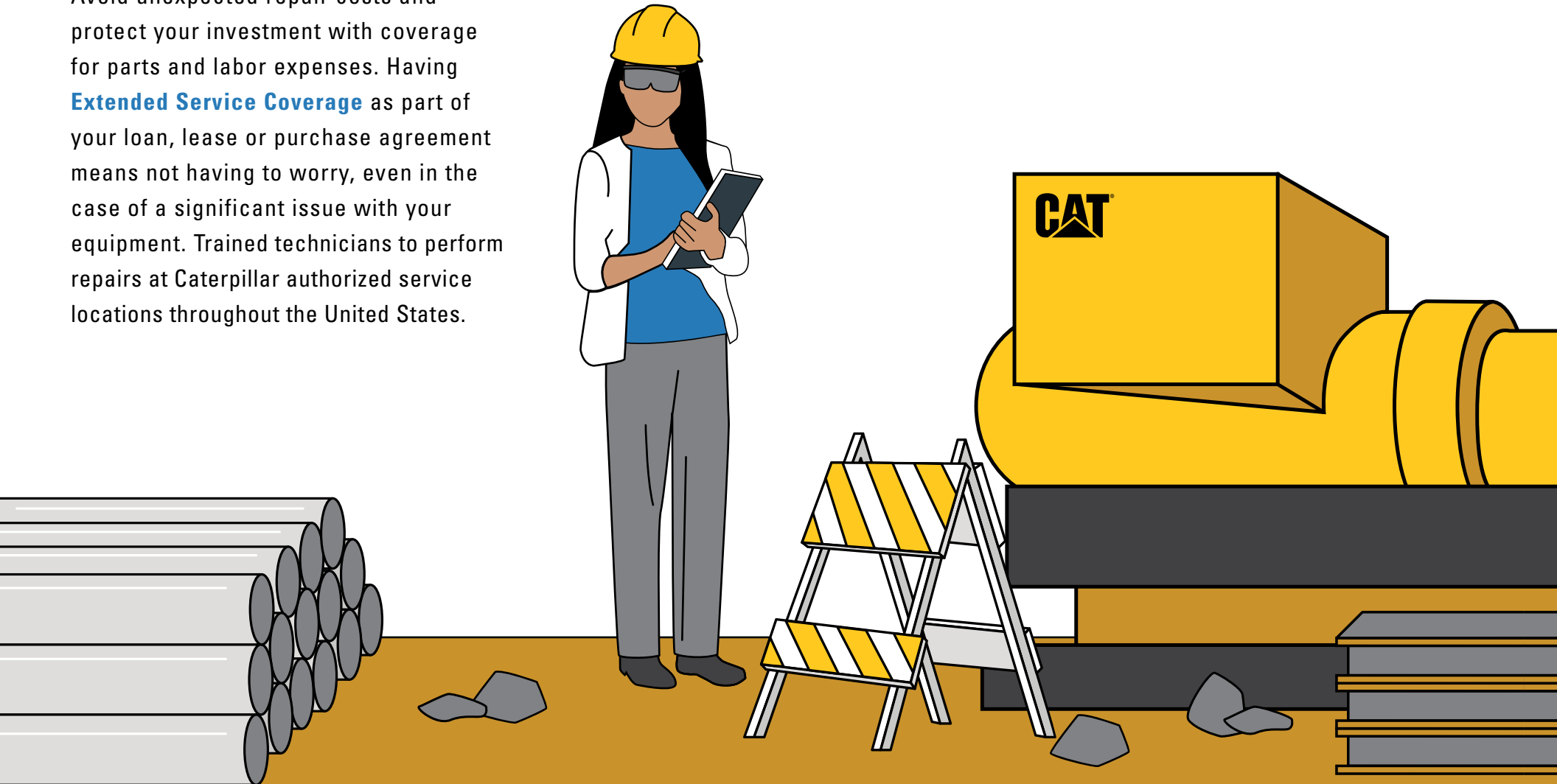


Coverage for powertrain plus hydraulics plus technology, and structural components for new machines.

For Engines and Power Systems

Extended Service Coverage

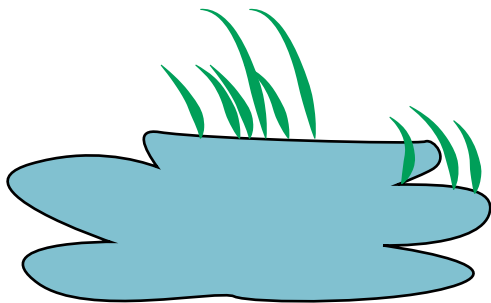
Avoid unexpected repair costs and protect your investment with coverage for parts and labor expenses. Having **Extended Service Coverage** as part of your loan, lease or purchase agreement means not having to worry, even in the case of a significant issue with your equipment. Trained technicians to perform repairs at Caterpillar authorized service locations throughout the United States.



Physical Damage Insurance

Physical Damage Insurance covers losses due to collision, flood, upset or overturn, fire, vandalism, theft and other similar situations. Owners of equipment facing partial losses receive payment for the full replacement cost of genuine Cat® parts, and Cat dealers perform the repairs.

Machines financed with Cat Financial receive instant approval and a locked-in rate for the term of the contract. Physical Damage Insurance is available for all equipment, regardless of the manufacturer. That includes trailers and attachments.



Commercial General Liability Insurance

Commercial General Liability Insurance

offers protection from the negative effects a construction site incident can have on your business.

Situations you can better address with Commercial General Liability Insurance include:

- ▶ Physical or bodily injury to others
- ▶ Damage to the property of others
- ▶ Personal and advertising injury
 - ▶ Malicious prosecution and wrongful eviction
 - ▶ Slander and libel
 - ▶ Copyright infringement and use of other's advertising ideas

Liberty Mutual Insurance Co. underwrites our Commercial General Liability Insurance product.



Ready to get started?



Request a quote from Cat Financial and your local Cat[®] dealer for the equipment you need. Then, we will build the best solution for your unique business needs.



Would you rather talk to your local dealer first? Use our **interactive map** to find your nearest Cat dealer location and talk to a rep today!



catfinancial.com