

Juniper Financial Services

Introduction

Juniper Financial Services (“JFS”) is a financial services program dedicated to our channel partners and your end-user customers. JFS is designed to help resellers grow their Juniper revenue with competitive customer financing solutions that will ultimately build stronger, more profitable working relationships with your customers.

Juniper Financial Services

JFS is structured to provide financing to Juniper’s partners and customers through a variety of funding sources including Juniper branded financing programs and a network of preferred financing partners around the globe. Whether your customer is a small or medium size business, large enterprise or global service provider, JFS has the resources to provide your customers with very competitive and creative financing and asset management solutions. The program is designed to effectively cover all types of businesses, industries and geographies supported by financing partners that offer best-in-class solutions. The benefits of financing through JFS include:

- Easy and efficient credit review and approval process, deal tracking, and document generation for small and medium size transactions.
- Customized structuring capabilities to best meet the financial needs of major corporations and services providers.
- Customer financing expertise to assist partners and end-user customers to effectively structure financing solutions for complex transactions.
- A global reach based on a vast network of financing partners in the Americas, EMEA and APAC.

What are the key benefits for customers when financing through JFS?

JFS provides your customers favorable financial alternatives to a cash purchase when acquiring Juniper and non-Juniper equipment, software and services. In addition to another source of capital, financing through JFS offers:

- A hedge against technology obsolescence
- An effective means to provide payment and term flexibility tailored to match either project or revenue-generation milestones
- An effective way to preserve cash and credit lines for more strategic investments such as facilities expansion, increased research and development, sales force expansion or receivables financing
- An economically attractive migration to new technologies and a means to facilitate midlife upgrades
- Reduced total cost of ownership and improved price performance
- Improved key financial measurements such as return on assets or debt-to-equity ratios

JFS Standard Financing Products

- Fair Market Value Leases
- Full Payout Leases

Fair Market Value (FMV) Lease

An FMV lease derives its name from the options available to your customer at the end of the initial term of the lease. An FMV lease offers your customer the flexibility to terminate the lease and return the equipment, renew the lease for a fixed renewal term, or purchase the assets at the then *fair market value* of the equipment.

FMV leases provide the greatest flexibility and lowest cost to your customers. With an FMV lease, the ownership of the leased equipment stays with JFS (or one of its financing partners). The customer is responsible to make payments for the use of the technology through the term of the lease, and in most cases, those payments are considered as operating expenses. An FMV lease is also considered end-user friendly because the customer can simply return the equipment at the end of the initial term and have no further liability as all regulatory and financial responsibility tied to equipment disposal stays with the financing company.

Full Payout Lease

A full payout lease, or \$1.00 purchase option lease, is another form of financing that is typically selected by customers that intend to use the technology for a long period of time and want to own the equipment at the end of the financing term. A full payout lease usually has a fixed term of payments and is treated as a capital expense with the equipment depreciated by the customer over its useful life. Title typically passes to the customer at lease-end upon making all the obligated payments and exercising the purchase option.

Customized Financing Solutions

JFS will customize financing solutions to meet the needs of large Enterprises and Service Providers that require non-standard financing to address their budgetary, accounting and operating requirements. Please contact JFS for further details.

Contact Information

Please direct all financing requests to JFS using the following email addresses:

Americas JFS@juniper.net

EMEA JFS-EMEA@juniper.net

APAC JFS-APAC@juniper.net

For all Key Accounts, Named Accounts or opportunities greater than \$500K contact: Michael Liebsch at (408) 936 6686 or email mliebsch@juniper.net

Corporate and Sales Headquarters
Juniper Networks, Inc.
1133 Innovation Way
Sunnyvale, CA 94089 USA
Phone: 888.JUNIPER (888.586.4737)
or +1.408.745.2000
Fax: +1.408.745.2100
www.juniper.net

APAC and EMEA Headquarters
Juniper Networks International B.V.
Boeing Avenue 240
1119 PZ Schiphol-Rijk
Amsterdam, The Netherlands
Phone: +31.0.207.125.700
Fax: +31.0.207.125.701

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