REVITALIZING HEALTHCARE THROUGH STRATEGIC LEASING

- SECTION 179 EXPENSES INCREASED TO $2.5M
- IMMEDIATE DEDUCTIONS FOR LEASED EQUIPMENT
- MAINTAIN CAPITAL & MAXIMIZE TAX EFFICIENCY
- UPGRADE TO NEW EQUIPMENT AND EXPAND CAPABILITIES

Leverage Section 179 Tax Deductions to Tackle the Financial Challenges from Federal Funding Cuts.

Over **68%** of Hospitals Plan to Lease or Finance Equipment This Year

What if the key to modernizing hospital infrastructure wasn't more funding—but smarter financing?

Hospitals across the country are facing mounting financial pressure as cuts to Medicaid and Medicare shrink reimbursement rates. These constraints are forcing difficult decisions: scaling back services, delaying equipment upgrades, and even reducing staff. Yet, amid these challenges, a powerful opportunity is emerging.

By strategically leveraging the expanded Section 179 tax deduction, hospital leaders can unlock new pathways to innovation—without compromising financial stability. This approach, especially when paired with equipment leasing, enables hospitals to upgrade critical technology, enhance patient outcomes, and remain competitive in a rapidly evolving healthcare landscape.

Industry Trends: The Rise of Equipment Leasing

- The U.S. medical equipment rental market is projected to grow to $5.4 billion by 2028. An increasing demand for advanced technologies and cost-effective procurement options drives this growth.
- As Medicare and Medicaid reimbursement criteria become more stringent, hospitals are increasingly turning to leasing as a strategy to manage capital constraints and adapt to rapid technological advancements.
- The transition toward value-based care, alongside the needs of an aging population, is further accelerating the demand for leased diagnostic and therapeutic equipment.
- Data Markets Insight highlights a significant trend this year: approximately 68% of hospitals in the U.S. are opting to lease or finance medical equipment instead of making outright purchases. This approach enables these institutions to manage their budgets more effectively, stay current with the latest technology, and maintain operational flexibility.

Section 179: A Key Advantage for Equipment Leasing

1. **Immediate Deduction for Leased Equipment:** The revised Section 179 guidelines enable hospitals to deduct the costs of qualifying leased equipment, such as advanced imaging systems and diagnostic platforms, within the same tax year that the equipment is placed in service. This provision allows healthcare facilities to access cutting-edge technology while maintaining liquidity and operational flexibility.
2. **Increased Deduction Limits for Larger Projects:** The legislation has raised the deduction limit to $2.5 million, with a phased-out threshold starting at $4 million. This significant increase empowers hospitals to undertake expansive projects and lease a broad spectrum of equipment, from state-of-the-art surgical suites to essential IT infrastructure, all while maximizing expense deductions.
3. **Enhanced Interest Deductions:** The bill reinstates an EBITDA-based limitation on interest deductions, allowing hospitals to deduct a considerable portion of interest associated with leased equipment. This beneficial change enhances after-tax cash flow, resulting in improved financial flexibility. With improved cash flow, hospitals can allocate more resources toward patient care and operational enhancements, making leasing an increasingly strategic option.

Case Study: Strategic Leasing in Action

A mid-sized regional hospital recently faced a familiar challenge: outdated imaging equipment was compromising diagnostic accuracy, but capital constraints—exacerbated by reduced Medicaid reimbursements—made outright purchases impossible.

Instead of postponing upgrades, the hospital's leadership chose to lease new MRI and CT systems through a strategic financing arrangement. By utilizing the expanded Section 179 tax deduction, they were able to deduct the full cost of the leased equipment—nearly $1.8 million—in the same year it was placed into service.

Results:

- **Improved Patient Care:** Diagnostic wait times dropped by 40%, and scan quality improved, leading to faster and more accurate treatment decisions.
- **Preserved Capital:** The hospital maintained its cash reserves, allowing for investments in staff development and facility improvements.
- **Tax Efficiency:** The Section 179 deduction significantly reduced taxable income, freeing up resources for future upgrades and operational needs.
- This example demonstrates how strategic leasing and effective tax planning can enable hospitals to modernize care delivery, even amid financial uncertainty.

Implications for Hospital Leadership

- **Maintain Capital:** Leasing offers a way for hospitals to bypass the significant upfront costs of acquiring advanced medical technology, conserving capital for other essential needs such as staffing and facility upgrades.
- **Accelerate Modernization:** Leasing enables the swift replacement of outdated technology and allows hospitals to expand their medical capabilities, thereby ensuring improved patient care without the delays linked to capital fundraising or bond issuance.
- **Maximize Tax Efficiency:** By leveraging the advantages of Section 179 and bonus depreciation, hospitals can substantially reduce their taxable income, resulting in significant savings that can be reinvested into their operations.
- **Enhance Adaptability:** Leasing arrangements support regular updates to equipment in alignment with technological advancements, ensuring hospitals remain competitive and responsive to the evolving demands of healthcare.

By fully embracing the opportunities offered by Section 179, hospital leadership can address the financial challenges of modernization, improve patient care quality, and maintain long-term financial stability.

Is your hospital leveraging Section 179 to its full potential? Connect with one of our Healthcare Specialists and explore how strategic leasing can support your goals.

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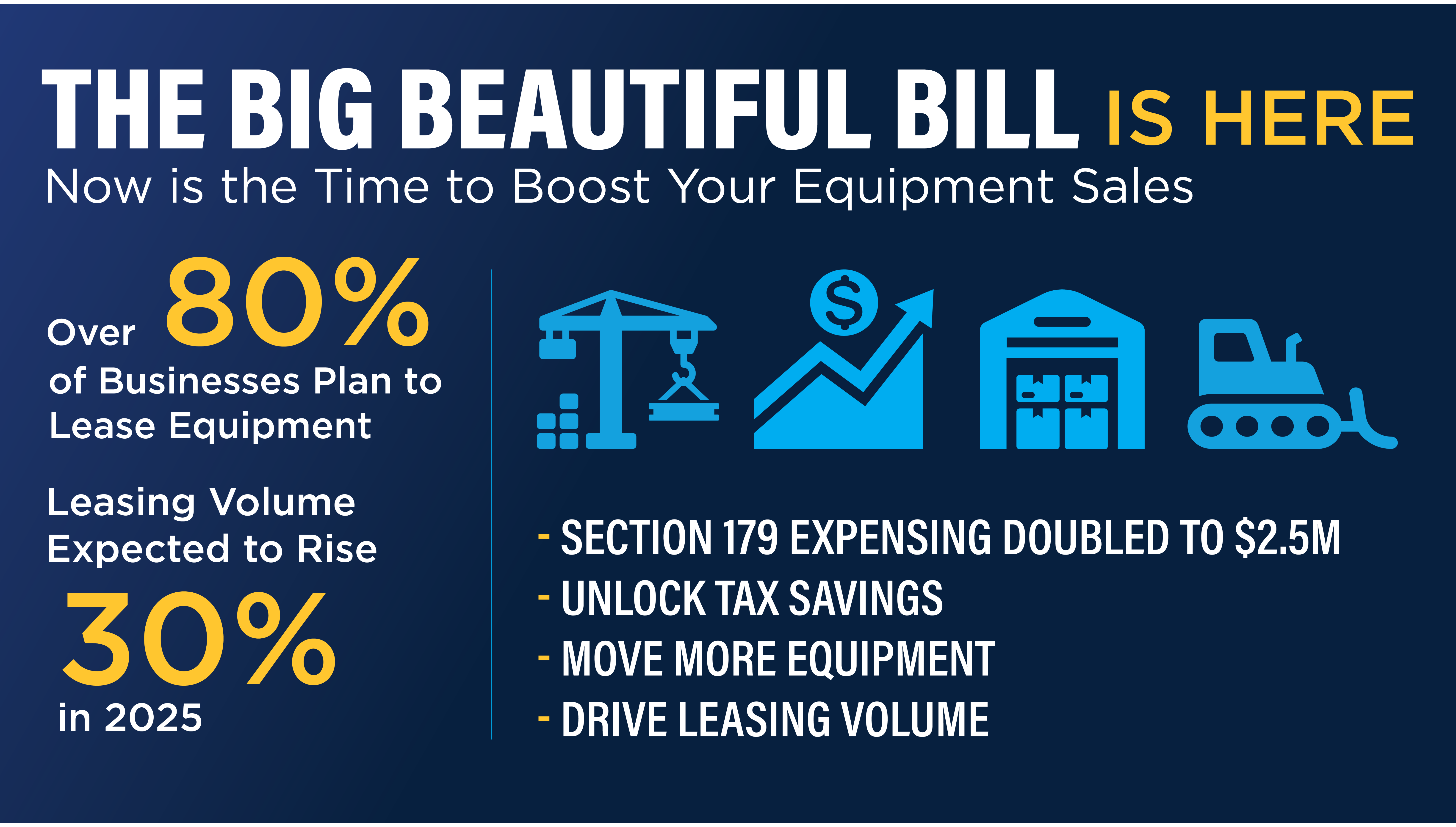

This bill could be one of the most significant sales catalysts for equipment dealers we've seen in years. With Section 179 expensing doubled to $2.5 million in 2025 and a $4 million phase-out, this legislation aims to stimulate equipment investment and, more importantly, help you increase your equipment sales.

For equipment dealers, this presents a golden opportunity to drive increased leasing volume and help customers unlock substantial tax savings.

Why This Matters for Dealers

This bill provides your sales team with something priceless: clarity and urgency. It empowers them to have smarter, more confident conversations with customers—and to close deals faster.

Section 179 allows businesses to deduct the full cost of qualifying equipment in the year it's placed into service – and leasing still qualifies.

What Your Customers Need to Know:

- **Immediate tax savings:** Businesses can deduct the full purchase price of qualifying equipment (new or used) in the year it's placed into service.
- **Preserve Capital:** Leasing minimizes upfront costs and keeps cash available for growth.
- **Wrap It All In:** Customers can include software, maintenance, and supplies in the lease.
- **Lower Total Cost of Ownership:** Especially for lessees who return or extend their leases.

Equip Your Sales Team to Win

This is your moment to shift the conversation from buying to strategic leasing. Here's how your team can respond to common objections:

- **We want to pay cash.** Leasing allows you to preserve capital for larger opportunities – such as acquisitions or expansion – while still capturing the full tax benefit.
- **We're not ready to lease yet.** If you were planning to lease in 2026, now's the time to move. These tax benefits won't wait – and neither will your competitors.
- **I need to talk to my partner.** Great – your CPA will love this. Leasing + Section 179 = smart tax strategy + financial flexibility.

Real-World Leasing Scenarios

- A contractor leases $500K in equipment → Full deduction in 2025
- A business wraps software and maintenance into a lease → Predictable costs, no surprises
- A customer shifts a 2026 lease to 2025 → Gains immediate tax advantage and preserves cash

Ready to Capitalize?

The Big Beautiful Bill is more than just a tax incentive – it's a strategic leasing opportunity. Equip your team, educate your customers, and most importantly, act now. Don't wait until Q4 – the earlier you engage, the more leases you'll close before the December 31 deadline.

This is your moment to move more equipment and help your customers invest in their future in a smart way.Hello, world

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***** Click to download Monitor Vendor Finance Rankings & Roundtable 2025 article. *****

monitor 2025 NEXTGEN

RICARDO OSEGUERA JR.

Collections Supervisor

FIRST FINANCIAL EQUIPMENT LEASING

“The most rewarding aspect of my career so far has been the opportunity to lead and mentor my team. I strive to foster a culture of collaboration, continuous learning, and excellence.”

Ricardo Oseguera Jr., Collections Supervisor at First Financial Equipment Leasing, represents a new generation of leaders redefining excellence in the equipment finance sector. With over 14 years of experience, Oseguera has carved out a leadership role that fuses strategic thinking with a collaborative, hands-on management style.

At First Financial, Oseguera has been instrumental in transforming the collections function into a cornerstone of the company’s success. He spearheaded the development of strategic policies and performance benchmarks, leveraging analytical data to align collections efforts with executive objectives. His leadership has led to a 62% reduction in accounts receivable over two and a half years – a testament to his results-driven focus.

But his impact goes beyond numbers. Oseguera works closely with credit, portfolio management and legal teams, fostering a culture of cohesion and shared success. He empowers his team through mentorship, training, and daily engagement, creating an environment where continuous learning and collaboration thrive.

His approach is rooted in adaptability and vision. “I strive to foster a culture of collaboration, continuous learning, and excellence,” Oseguera says, reflecting his commitment to both team development and customer service.

As the industry faces economic uncertainty, Oseguera sees opportunity in education – helping businesses understand the value of leasing as a strategy for maintaining liquidity and agility. He also champions modernization, pointing to automation and AI as key drivers of efficiency and innovation in the coming years.

Oseguera’s ability to lead with both data and empathy, combined with his proactive mindset, positions him as a vital contributor to the future of equipment finance – one where smart strategy and empowered teams shape lasting success.

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As we move into 2025, MHEDA's Executive Committee has pinpointed 15 crucial business trends that will significantly impact the material handling industry. Several trends hold particular importance for our organization and our valued customers.

- Cautiously optimistic economic outlook in specific regions and industry segments, with unpredictable recovery in other areas as the market normalizes.
- Integrating AI-driven technologies, such as autonomous robots, predictive analytics, and real-time supply chain visibility, will transform traditional processes and set new standards for operational excellence.
- Pressures from other market segments, with manufacturers' capacities outpacing customer demand, are placing pressure on the storage and handling segment.
- There is a need for quick development of tech-driven solutions to integrate emerging technologies into traditional automation solutions.
- Continued impact on member sales and aftermarket operations from equipment electrification, mobile robots, and automated guided vehicles (AGV).
  Strategic partnerships between manufacturers and distributors are becoming increasingly important as demand for direct consumer business rises.
- Growing pressure on margins for distributors and manufacturers due to increased low-cost imported products.

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https://youtu.be/qZ0VtgfmHeM

We’re thrilled to announce our partnership with America In Motion to offer their customers 100% financing for AGV Mobile Robots. We handle all upfront costs, allowing customers to preserve their working capital. We take care of all upfront deposits and expenses from the initial concept to processing, delivery, and installation.

This can result in significant day-one savings and an immediate return on investment. If you’re seeking to conserve cash and bring predictability to expenses while advancing your automation projects, First Financial Equipment Leasing is ready to assist you.Hello, world

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Orange County Business Journal: Women In Finance 2024
July 22, 2024

Uyen Tran, the vice president, GL Accounting Manager at First Financial Equipment Leasing, has made an exceptional impact on the company’s accounting department over the past year through her remarkable leadership skills. Under her strategic guidance, the team has achieved unprecedented success, transforming a department with high turnover into one that is highly efficient, effective, and exceptionally skilled.

When she assumed the role of controller in May 2023, following the departure of the previous controller, she was able to produce financial statements in only 40% of the time it originally took. Tran’s dedication to fostering a cohesive and professional team has resulted in significant enhancements to our financial processes, leading to a remarkable increase in efficiency and accuracy. Her leadership has not only raised the bar for our entire company but also inspired her team to strive for excellence consistently in all our endeavors.

Tran’s significant improvements to our month-end closing process, a 60% increase in efficiency, have profoundly impacted our company’s success. Additionally, she developed a robust Balance Sheet reconciliation process that added 44 more General Ledger accounts for our team to reconcile, an increase of 51% from the number of accounts that were reconciled in the previous fiscal year. By streamlining the production of financial statements and introducing new reconciliation and documentation processes, she has further enhanced efficiency and internal control. Tran’s exceptional value to our company is immeasurable, and her contributions have been pivotal in driving our success.

Uyen Tran
Vice President, GL Accounting Manager
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