

WORK BETTER



COMMERCIAL INTERIORS
ATMOSPHERE

AFFORDABLE PAYMENT PLANS

Why use our payment plan?

Conserve your bank line and cash

Keep your options open for future furniture updates

Roll in soft costs like design, installation, freight, and move management fees

Bundling products and services simplifies invoicing

Finance your entire project

After deposit, finance remaining balance prior to delivery

Below market rates

0% for 3 years

Our partnership with Steelcase gives us UNIQUE access to Steelcase Financial Services (SFSI), the industry's only captive leasing company.

To make it even easier, consider including both work environment products and services like interior design, delivery, and installation into a **low, monthly payment.**

We offer highly competitive rates with lease terms from 24 to 84 months, and we can help match your building leases with your furniture lease. This provides flexible options when it's time to exit the building or individual floors, or when it's time to refresh your spaces.

Our Fair Market Value lease may qualify for off-balance sheet, operating lease treatment for reporting purposes, and offers:

- Payment plan that is usually tax deductible
- End-of-term options
- Purchase product for fair market value
- Renew the lease or return product to Financial Services
- SFSI finances all product lines

OPTIONS

Fair Market Value Lease

(renting the product) may qualify for off-balance sheet, operating lease treatment for reporting purposes, and offers:

- Lowest monthly payment and a plan that is usually tax deductible
- End-of-term options include 1) renew the lease, 2) return the product to Steelcase Financial Services, or 3) purchase the product for fair market value
- SFSI finances all product lines but the best rates are obtained using Steelcase and Steelcase Partner product lines

Financing (to own) furniture options

Our financing (to own) furniture option interest rates:

3 year = 0%*

4 year = 1.9%

5 year = 2.9%

New 100 percent, first-year 'bonus' depreciation (The Tax Cuts and Jobs Act - TCJA)

The 100 percent depreciation during the first year deduction generally applies to depreciable business assets with a recovery period of 20 years or less. Machinery, equipment, computers, appliances and furniture generally qualify. The deduction applies to business property acquired after Sept. 27, 2017 and before Jan. 1, 2023.

*Restrictions apply

CLOSE DEALS FASTER

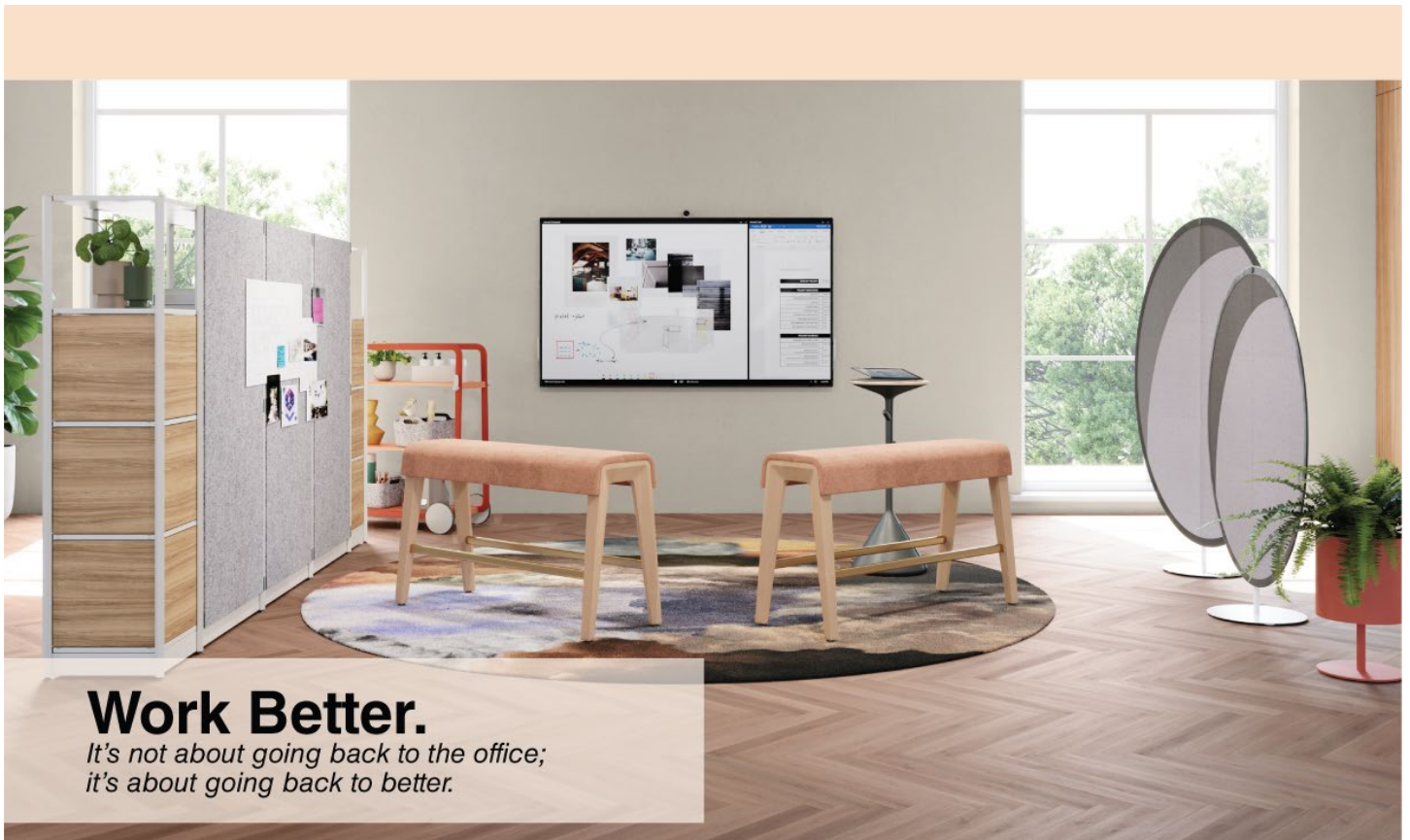
Our consultants work with building tenants and owners to identify fit-out and financing solutions.

Stand out from the crowd

Low risk alternative to build-outs

Businesses are rethinking their real estate strategies and pushing sublease inventory to record levels. With so much inventory to choose from, building owners are converting empty spaces into spec suites to stand out from the crowd and meet market demand.

Spec suites are also appealing for buyers who don't have 6-9 months for a build-out and need a move-in ready space.



Work Better.

*It's not about going back to the office;
it's about going back to better.*

OPTIONS

\$1 Buy-Out Lease (financing)	10% Purchase Option Lease	Fair Market Value Lease
Depreciation and interest are usually tax-deductible	Lower payment than \$1 Buy-out	Lowest monthly payment
Fixed purchase price	Depreciation and interest are usually tax-deductible	Payment is usually tax-deductible
	Fixed purchase price	May qualify for off-balance sheet, operating lease treatment
		Greater flexibility at the end of the lease
End of term options:	End of term options:	End of term options:
Purchase product for \$1	Purchase product for 10% of original invoice amount	Purchase product for fair market value
	Return product	Return product
	Renew the lease	Renew the lease

ABOUT

Process matters. At Atmosphere Commercial Interiors, we are dedicated to partnering with you to connect the dots between your creative team's vision and living in a space that is authentic to you and your brand.

With Steelcase, a global leader in workplace products and research, and hundreds of additional vendor partners, we offer a comprehensive portfolio of furniture, technologies and services to provide you with the right solutions, no matter where you are in your project timeline.







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