

# HCF

HERITAGE CAPITAL FINANCE

## TAX DEDUCTION CAN HELP PAY FOR YOUR FINANCING!

# AVAILABLE ON PURCHASES MADE BEFORE 2026

## WRITE OFF YOUR PURCHASE

Imagine seizing an opportunity to supercharge your business's financial strategy—where every dollar invested in cutting-edge commercial equipment not only drives performance but also translates into immediate tax savings. With IRS Section 179, you can deduct 100% of the cost of approved equipment or software in the same tax year, transforming asset acquisition into a powerful competitive advantage. This incentive is not merely a tax break; it's a forward-thinking investment in your business's growth, enabling you to reinvest savings into expansion, innovation, and operational excellence.

## WHY IS THIS HELPFUL?

- **Immediate Tax Relief:** deduct essential equipment costs to cut taxes sharply
- **Flexible Future Savings:** carry forward unused deductions for lasting benefits
- **Empowered Growth Investment:** fuel growth by unlocking funds for expansion, talent and investments
- **Enhanced Cash Flow Efficiency:** pair with smart financing to gain tax benefits over cash spent

Leveraging IRS Section 179 in commercial equipment financing is more than a smart tax strategy—it's a way to fuel your business's evolution and secure a prosperous future. Consider how optimizing your equipment investments today can unlock resources that drive tomorrow's success.

SCAN QR CODE USING YOUR SMART  
▼▼▼ PHONE CAMERA TO LEARN MORE



**CONTACT HERITAGE CAPITAL FINANCE TODAY FOR MORE INFORMATION**

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## POTENTIAL SAVINGS DIFFERENCE\*

	Potential 179 Savings	Without 179
<b>New or used equipment purchases</b> <i>(\$3,130,000 maximum spending limit)</i>	\$100,000	\$100,000
<b>Yr one write off</b> <i>(\$1,250,000 maximum deduction)</i>	\$100,000	\$0
<b>40% bonus yr one depreciation</b> <i>(updated to 40% from Tax Cuts and Jobs Act - *applies on amounts over \$1,250,000)</i>	\$0	\$0
<b>Typical yr one depreciation</b> <i>(40% in each of 5 years on remaining amount)</i>	\$0	\$0
<b>Total yr one deduction</b> <i>(\$100,000 + 0 + 0)</i>	\$100,000	\$0
<b>Cash savings**</b> <i>(\$100,000 X 21% tax rate)</i>	\$21,000	\$0
<b>Equipment cost after tax savings</b>	<b>\$79,000</b>	<b>\$100,000</b>

\*Financing is subject to credit approval by Heritage Capital Finance • Heritage does not provide legal or tax advice • Please contact an authorized tax advisor or visit [irs.gov](http://irs.gov) to confirm your equipment qualifies for this tax benefit • The amount of cash savings is an example used for estimation purposes only • Other terms and conditions may apply • [Claim your savings using IRS Form 4562](#)

\*\*Assuming 21% tax rate