

# TValue™

Lease Pricing Software



## TVALUE 6 AND TVALUE ONLINE SOLUTIONS

EXPERIENCE THE  
POWER AND  
UNMATCHED FLEXIBILITY



**Price any lease. Structure any loan.  
Restructure or modify any deal. Solve any  
time value of money calculation.**

TimeValue Software's TValue Amortization Software is the Industry Standard in Amortization Software.

Today, all of the Top 100 accounting firms and more than 500,000 financial professionals in numerous industries, in more than 100 countries worldwide rely on its accuracy and flexibility. TValue is also the product of choice in the leasing industry.

Since 1984, TValue is the most capable and trusted financial calculation solution. TValue is an excellent program for computing loans with irregular payments, balloons, or rate changes. TValue is also an outstanding solution to do lease pricing and "what if" calculations to find the best deal. No matter how simple or complex, TValue makes it easy to solve and report on calculations. With TValue, you can solve any time value of money calculation in seconds.

### Which TValue Solution is Right for You

- **TValue 6 for Windows** is the newest edition of our desktop version of TValue and reaches even higher levels of usefulness and flexibility
- **TValue Online** is our new cloud based, Internet version of TValue for Macs, iPads, iPhones, and Android tablets and smartphones

### Let TValue Expand Your Financial Calculation Capabilities

- Solve for present and future values
- Price a lease with payments in advance or arrears and residuals
- Calculate the implicit rate of a lease
- Analyze loan modification or restructuring options doing "what if" calculations
- Structure interest only payments as needed
- Monthly or partial monthly skips for seasonal businesses
- Modify initial payments and solve for recurring future payments
- Calculate rate buy downs
- Do step up or step down payment structures
- Calculate both buy and sell rates

### TValue Offers You Unparalleled Options

- Select any computation option including normal amortization (compound interest), U.S. Rule (simple interest), Rule of 78, Canadian amortization, 30/360, and year lengths 360, 364, or 365
- Choose the compounding or computation integral from the list of 13 options
- Account for any type of payment through the Special Series including interest only, principal first, amount or percent step, fixed principal plus interest, and more

***"TValue is head and shoulders above everything I've seen. It's a no brainer if you are in the financial industry."***

- Victor M., Finance Company

## The Most Widely Used Amortization Schedules in the World!

- Create and print custom reports, APR disclosures, and amortization schedules
- Document irregular payments, balloons, and rate changes
- Select any level of detail from summary to full schedule
- Add APR Truth-In-Lending disclosures
- View totals at selected intervals by calendar or fiscal year-end
- Print a limited date range
- Export amortization schedules to Microsoft Excel and Word, and to PDF, CSV, and XML with one click

IF YOUR FINANCIAL CALCULATION INVOLVES **MONEY AND TIME**, THERE IS NO SUBSTITUTE FOR TVALUE.

## Benefits of T-Value Versus Excel

- Error-free calculations
- Flexibility for irregular payments
- Quick “what if” calculations
- Simple to complex calculations
- Detailed amortization schedules
- Unlimited customer support

**“T-Value is fast, flexible, user friendly, extremely accurate and ideal tool for the leasing professional.”**

- Ted G. Parker, CLP

ABC Loan

Compounding Period: Monthly

Nominal Annual Rate: 4.000%

**Cash Flow Data - Loans and Payments**

Event	Date	Amount	Number	Period	End Date	Memo
1	09/01/2021	200,000.00	1			10 Yr Amtz
2	10/01/2021	Interest Only	6	Monthly	03/01/2022	6 Mths I/O
3	04/01/2022	2,111.67	12	Monthly	03/01/2023	1 Yr @ 4%
4	03/01/2023	Rate: 4.500%		Compounding: Monthly		
5	04/01/2023	2,154.57	24	Monthly	03/01/2025	2 Yrs @ 4.5%
6	03/01/2025	Rate: 5.000%		Compounding: Monthly		
7	04/01/2025	2,188.36	78	Monthly	09/01/2031	Balance at 5%

**T-Value Amortization Schedule - Normal, 365 Day Year**

	Date	Payment	Interest	Principal	Balance	Memo
Loan	09/01/2021				200,000.00	10 Yr Amtz
1	10/01/2021	666.67	666.67	0.00	200,000.00	6 Mths I/O
2	11/01/2021	666.67	666.67	0.00	200,000.00	
3	12/01/2021	666.67	666.67	0.00	200,000.00	
<b>2021 Totals</b>		<b>2,000.01</b>	<b>2,000.01</b>	<b>0.00</b>		
4	01/01/2022	666.67	666.67	0.00	200,000.00	
5	02/01/2022	666.67	666.67	0.00	200,000.00	
6	03/01/2022	666.67	666.67	0.00	200,000.00	
7	04/01/2022	2,111.67	666.67	1,445.00	198,555.00	1 Yr @ 4%
8	05/01/2022	2,111.67	661.85	1,449.82	197,105.18	
9	06/01/2022	2,111.67	657.02	1,454.65	195,650.53	
10	07/01/2022	2,111.67	652.17	1,459.50	194,191.03	
11	08/01/2022	2,111.67	647.30	1,464.37	192,726.66	
12	09/01/2022	2,111.67	642.42	1,469.25	191,257.41	
13	10/01/2022	2,111.67	637.52	1,474.15	189,783.26	
14	11/01/2022	2,111.67	632.61	1,479.06	188,304.20	
15	12/01/2022	2,111.67	627.68	1,483.99	186,820.21	
<b>2022 Totals</b>		<b>21,005.04</b>	<b>7,825.25</b>	<b>13,179.79</b>		

## For a Limited Time Get 20% Off T-Value 6 or T-Value Online at [www.timevalue.com/quick-buy-form](http://www.timevalue.com/quick-buy-form)

Purchase by 11/30/2021 and receive a 20% discount on T-Value 6 license or T-Value Online one-year subscription.

T-Value 6 single-user license ~~\$149~~ \$119. Additional users ~~\$99~~ \$79. **Use promo code ELFA60 at checkout.**

T-Value 6 Annual Maintenance Service \$35 per user.

T-Value Online annual subscription ~~\$60~~ \$48 per user (\$4/month paid annually). **Use promo code ELFA20 at checkout.**

LICENSE POLICY: Each user is responsible to purchase a license to use T-Value 6 or T-Value Online.

**All TimeValue Software products come with a one year money-back guarantee, so your purchase is risk free.**

Call 800-426-4741 (within USA) or contact us at [info@TimeValue.com](mailto:info@TimeValue.com) for bulk pricing or for more information on how T-Value can help you with your individual needs.