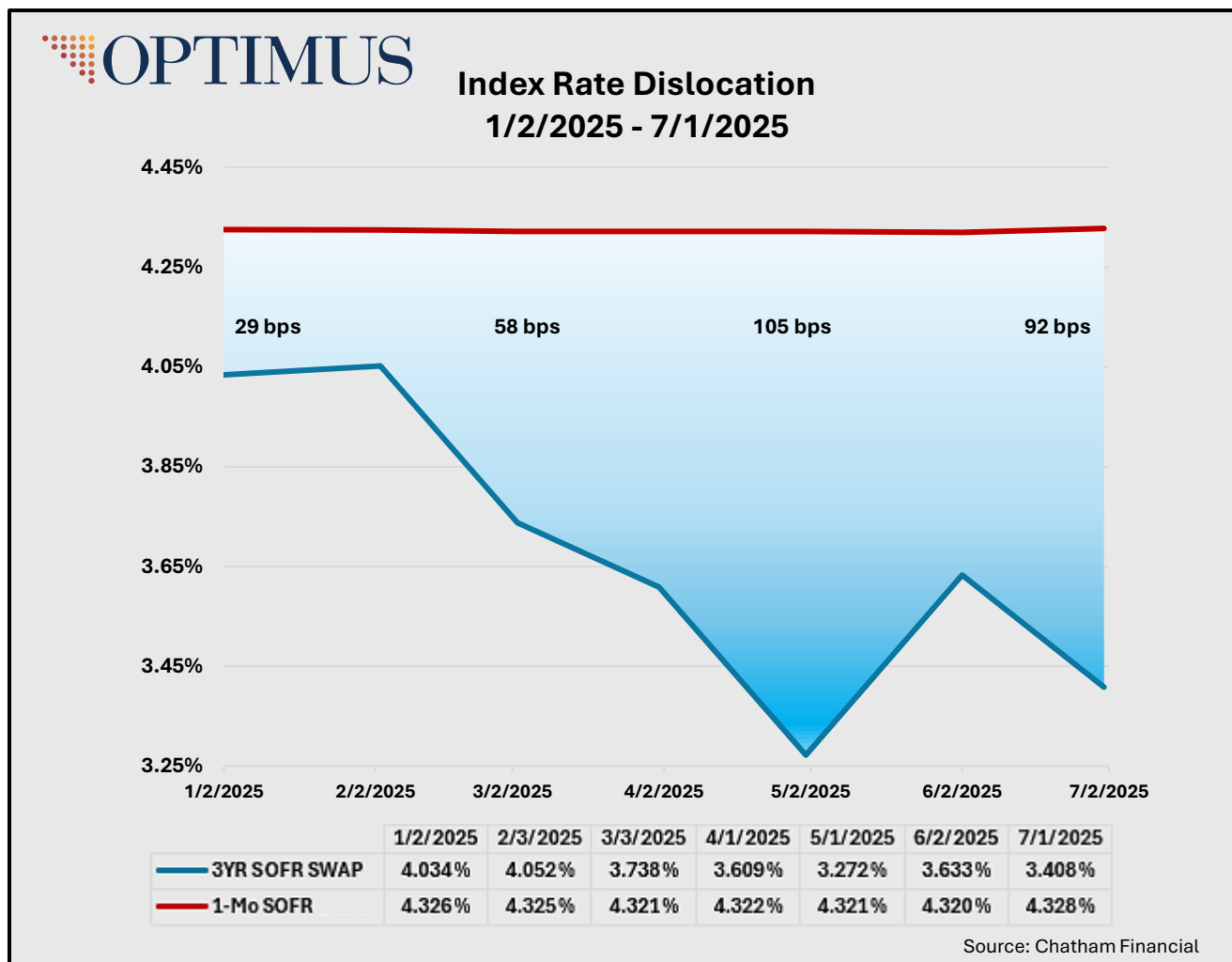


### Q3 2025

During the past 6 months there have been multiple “rate dislocations” between 1-Month SOFR and the index underpinning most equipment finance transactions (3-Year SOFR Swap Rates).

As of 7/1/2025 the 3-Year SOFR Swap rate was **92 basis points lower** than 1-Month SOFR.



This has created a **significant opportunity to reduce future interest expense** by financing equipment via a capital lease vs. drawing down on your revolver or utilizing other debt sources.

If you plan to finance equipment in the second half of 2025, let Optimus model this opportunity and provide real time market intelligence so you can make informed decisions.

*With more than three decades of experience negotiating in and out of billions of dollars of lease obligations, Optimus is the preferred advisor to PE Sponsors and their portfolio companies*  
**...when your capex finance strategy is critical to your success.**

*We would welcome the opportunity to open a dialogue if you are interested in learning more!*