



# Maximize Your Equipment Investments: Essential Tax Law Updates — *Key Tax Changes Every Business Should Know\**

## Seize New Opportunities for Growth

Recent tax law changes are reshaping how businesses invest in equipment. *Here's what you need to know to stay ahead:*

- **Bonus Depreciation Fully Reinstated**

The new tax legislation establishes the 100% first-year bonus depreciation deduction for qualified property as a permanent provision. As a result, businesses are now able to deduct the full cost of eligible equipment in the year it is placed into service, rather than spreading the expense over multiple years.

- **Section 179 Expensing Limit Boosted**

Section 179 has been revised permitting small businesses to expense up to \$2.5 million in qualifying property, providing increased opportunities for equipment-intensive enterprises to deduct costs. The phase-out threshold has also been raised to \$4 million, allowing a greater number of businesses to fully benefit from these deductions.

- **Enhanced Business Interest Deductions**

This modification allows businesses to utilize the adjustable taxable income method when determining the deductibility of interest expenses once again for tax purposes. Under this approach, companies may factor in depreciation and amortization, thereby increasing the potential amount of deductible interest. By incorporating these costs, businesses can establish a higher base for calculating interest-related tax deductions.

- **Simplified Tax Rules = Greater Opportunity**

Simplified tax rules help businesses better access deductions and credits. These changes permit immediate expensing and expand the scope of business interest deductions, altering the methods companies use to manage capital for operations and growth.

## About UniFi Equipment Finance

UniFi Equipment Finance is a wholly owned equipment finance subsidiary of Bank of Ann Arbor. Headquartered in Ann Arbor, we were established in 1978 and have a national presence focusing on small to medium ticket transactions. UniFi has funded more than 85,000 transactions, totaling over \$1 billion. Offering a wide range of solutions to commercial customers and vendors.

## UniFi Equipment Finance Benefits

- Bank-owned stability with boutique flexibility
- Up to 100% financing on New and Used equipment
- Same day online application processing and documentation (Up to \$750,000)
- Soft credit pull
- Live Support – every time you call!

## Contact UniFi Equipment Finance



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## Disclosure

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