



# Buying An Aircraft?

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## Keep Your Investments Working For You and Take Advantage of Low Interest Rates

Many pilots prefer to pay cash for an airplane. Sounds admirable, but economics suggest that it may be time to take a second look and consider whether financing an aircraft purchase is a better alternative for you. Few pilots have the cash on hand for the total purchase price of an aircraft which means that the buyer has to dig into money that has already been invested or put away for retirement. That means stocks – even well-performing ones – are sold and investments are cashed in to come up with the full purchase price.

With retirement looming on everyone's horizon, it makes no sense to liquidate a portion of your investment portfolio. Keeping your investments working for you will generate greater returns. What's more, cashing in certain investments may even come with a penalty. You'd not only be reducing your nest egg or emergency fund, you'd be losing money in the process.

With low interest rates continuing to be offered, it makes sense to borrow at least a portion of the purchasing price for your aircraft purchase. Low interest rates mean this is a great time to borrow money – and the availability of the pool of previously owned aircraft has never been more attractive. It's a buyer's market for used airplanes, so now is the time to make a move. Or maybe you just want to upgrade your current airplane – whether it's an engine overhaul or a new glass panel, AOPA Aviation Finance Company, LLC will help you find the money.

Most people dread the whole paperwork process of taking out a loan – dozens of forms, explaining the purchase of an aviation asset to an uninformed bank official, phone calls unreturned, waiting, calling, waiting some more.

AOPA Aviation Finance assures you a different experience.

You will be working with someone who is your advocate. You can talk aviation and we will understand. AOPA Aviation Finance works with several banks, relieving you of the tedious process of "shopping" the loan.

And since AOPA Aviation Finance is part of AOPA, you can rest assured that you are the priority because you are a valued AOPA member.

Check out the information at [www.aopafinance.com](http://www.aopafinance.com). There are links to frequently asked questions, a loan calculator to assist you in figuring out which loan fits into your budget and more. Then reach out to one of the aviation finance specialists at 800.62.PLANE or 800.627.5263. In a rush? Email us at [info@aopafinance.com](mailto:info@aopafinance.com) to begin the application process today.