Fig. 1: Total Cost of Ownership: An Example of one Employer's Cost Comparison of SaaS vs. On-premise (In Thousands Over Five-year Period) *(Source: SuccessFactors)*		
	On-premise	SaaS
Implementation Fees	$150	$ 20
Software Fees: User License, Subscriptions, Maintenance	$610	$210
Upgrade Expenses	$250	0
Five-year Total	$1,010	$230