



Retirement Plan Business Funding

Fund your business using your retirement funds tax deferred and penalty free.

Your 401(k), IRA or other qualified retirement account can be the key to starting your business debt-free and cash-rich. Benetrends' exclusive Rainmaker Plan® allows you to utilize the full potential of your existing retirement accounts to purchase your own business, thereby enabling you to eliminate or reduce the need for additional loans.

Benetrends has been helping visionary entrepreneurs successfully launch their dreams for nearly 30 years, with proven and innovative funding strategies that make the most of every opportunity, while minimizing risk. We have been at the forefront of developing 401(k)/IRA business funding, without penalty, and we are regarded as the authority in franchise and small business funding. Whatever the solution is, you can be confident we will get you the funding you need - quickly, safely and economically.

Here's How it Works:

- 1** Benetrends will establish a corporation for you, with its own customized retirement plan.
- 2** You then roll over your current retirement plan funds into your new corporation's customized retirement plan.
- 3** Your new retirement plan purchases stock in your new corporation.
- 4** Your new corporation now has the capital to start, purchase or recapitalize a business or franchise.

Some of the plans that qualify:

- 401(k) Plans
- 407 Plans (government agencies)
- Cash Balance Plans
- Employee Stock Ownership
- Money Purchase Plans
- SEPs
- 403(b) Plans
- Annuity Plans
- Defined Benefit Plans
- IRAs
- Rollover Plans
- SIMPLE Plans

> We'll help structure the best funding for your new franchise

FUNDING OPTIONS	PRODUCT PROFILE	ELIGIBILITY
Rainmaker Plan Access existing retirement funds to start or purchase a business, tax deferred and penalty free.	<ul style="list-style-type: none"> > Rollover funds from a qualified retirement plan to start a business > No early distribution taxes or penalties > Minimizes going into debt for the start-up > No business financials are required / applies to new and existing businesses > Business sponsors a qualified retirement plan to create wealth > Can be used to expand the business or provide additional working capital > Amount and type of retirement funds determine eligibility > Up to 100% of existing funds available for use 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Sufficient qualified retirement plan: 401(k), IRA*, 403(b), PSP, SEP IRA. <i>Other plans may qualify. Call for details.</i> <i>*Roth IRA ineligible</i>
SBA Loans 7a Designed for start-up and existing businesses.	<ul style="list-style-type: none"> > Loans can be used for any legitimate business purpose including working capital, machinery, equipment, furniture and fixtures, leasehold improvements, building acquisition or construction and in some circumstances debt consolidation > Funding available from \$20K to \$5M > Longer terms/amortizations available 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Strong personal credit > Industry experience > For profit business > Good character > Collateral may be required
SBA 504 Loans Finances fixed assets for small firms and plays a key role in creating and retaining jobs.	<ul style="list-style-type: none"> > The business loan must be for real-estate or equipment > The bank takes a first mortgage of 50% and the borrower is expected to come up with 10%. > The remaining 40% is raised by sale of debentures that provide the borrower with a 20 year fixed rate > Most 504 projects are in the \$200,000 to \$13.7 million range 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Strong personal credit > Industry experience > For profit business > Good character > Collateral
Securities Backed Line of Credit A bank line of credit that is backed by sufficient securities in your bank account or portfolio to use as collateral.	<ul style="list-style-type: none"> > Cash needs can be satisfied without selling assets, keeping your long term investment plan in place > Avoid paying capital gain if you have low cost basis stock which you would not need to sell > Keep all the appreciation and dividends from your portfolio > Interest rate is usually lower than a SBA or home equity loan > Borrow 60% to 95% of your investment portfolio 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Funds can be used for a wide range of purposes > No set-up, non-usage or cancellation fee > Receive funding in as little as 10 days > Our account application is a simple, two-page form > Monthly interest-only payments
Merchant Cash Advance Provides small and medium-sized businesses with fast working capital. With a cash advance, your future credit card sales are purchased in order to advance you a sum of money. Unlike a loan, it does not require any collateral or personal guarantee.	<ul style="list-style-type: none"> > Fast funding (applying is fast, free, and easy) > No personal collateral required > Easy application process – minimum paperwork > Not seen as debt on credit reports/history > No restriction on use of funds > Funding amounts typically \$5K to \$250K 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > No minimum FICO requirement > Not based off business credit or personal credit > Almost any business that processes credit cards as a form of payment
Equipment Leasing An affordable way to acquire equipment quickly without out-of-pocket expenses.	<ul style="list-style-type: none"> > \$10K+ > No additional collateral / Simple application > Potential tax advantages > Fixed payments and longer terms > Existing businesses, franchises and startups on a case by case basis 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Strong business model > Good credit

Other funding services available: Accounts Receivable Factoring, Seasonally Adjusted Loans, Investment Portfolio Backed Loans, Retirement Plan Design and Administration.

Find out more, call 866.423.6387 toll-free or visit benetrends.com

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