



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

For more information, visit benetrends.com or call 866.423.6387.

FUNDING OPTIONS	PRODUCT PROFILE	ELIGIBILITY
<p>Rainmaker Plan® 401(k)/IRA Business Funding</p> <p>Access existing retirement funds to start or purchase a business, tax-deferred and penalty-free.</p>	<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> <p><i>*Roth IRA ineligible</i></p>
<p>Rainmaker Advantage Plan®</p> <p>Corporate capitalization strategy that provides the ability for 100% of the gain on the sale of a company to be 100% tax-free.</p>	<ul style="list-style-type: none"> > Rollover a portion of the funds from a qualified retirement plan or IRA to start a business > Up to 100% of the gain on the sale of a company can be 100% tax-free. > The proceeds of the sale can remain in the plan, and continue to grow tax-free > When money is withdrawn from the plan, it will not be subject to federal or state tax** > You are not required to start receiving mandatory payments at age 72** 	<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> <p><i>*Roth IRA or Inherited IRA ineligible</i></p>
<p>SBA 7(a) Loan Program</p> <p>Designed for startup and existing businesses.</p>	<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 \$50K 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
<p>SBA Preferred Small Business Loan Program (FastTrack)</p> <p>Smaller amount loans designed for start-up and existing businesses.</p>	<ul style="list-style-type: none"> > Funding available from \$50k to \$150k > 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 > Interest rate: Prime + 2.75% > Closings in 30-45 days 	<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
<p>Securities-Backed Line of Credit</p> <p>A bank line of credit that is backed by sufficient securities in your bank account or portfolio to use as collateral.</p>	<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 > Receive funding in 10 days > Our account application is a simple, two-page form > Monthly interest-only payments
<p>Equipment Leasing</p> <p>An affordable way to acquire equipment quickly without huge out-of-pocket expenses.</p>	<ul style="list-style-type: none"> > \$10K+ > No additional collateral/simple application > Potential tax advantages > Fixed payments and longer terms > Existing businesses and franchises; startups on a case by case basis 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Strong business model > Good credit

Through vendor partnerships, Benetrends also offers:

- Health Insurance • Business Insurance • HRA • Payroll • Human Resources •
- Credit Card Processing • Legal Services • Applicant Tracking Software •

One Source. One Company. One Answer.

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*SBA Loan Money-Back Fee Guarantee: If Benetrends accepts your application for processing, we guarantee your application will be approved or we refund 100% of our fee.

**Exclusions apply. Please consult with our funding experts for full details.