



Product & Services catalog

www.benetrends.com

TABLE OF CONTENTS



03 **ROLLOVER AS BUSINESS STARTUPS FUNDING**

Review of Program
Summary of Costs and Services
Peace of Mind Option
ROBS Plus®

07 **SBA LOAN PROGRAMS AND SERVICES**

Summary of Costs and Services
Business Plans
Fleet Program
QuickStart Unsecured Funding Program
Canadian Lending
CareStart Financing

13 **ADDITIONAL EDUCATIONAL ITEMS & SERVICES**

Incorporation Services
Co-Branded Materials and Calculators
Testimonial
Contact Information

The items included in this catalog summarize and highlight many of the product offerings provided by Benetrends. For full details and disclosures, reach out to us at www.benetrends.com or contact your personal sales consultant today.

FUNDING YOUR BUSINESS *dreams*

Benetrends has helped more than 30,000 entrepreneurs successfully launch their dreams for over 40 years, with proven and innovative funding strategies that maximize opportunities and minimize risks.



Want to learn more?
Scan the QR code!

OUR SERVICES AT A GLANCE



401(K)/IRA ROLLOVER FUNDING

The ROBS Plan we pioneered decades ago allows you to use the funds in your retirement plan to purchase or expand your business while eliminating debt — tax-deferred and penalty-free.



TAX ADVANTAGED INITIAL CAPITALIZATION STRATEGIES

The ROBS Plus® Plan allows you to create a structure that will greatly minimize or eliminate the taxes on gains when selling the business.



SBA LOANS

One of the most popular loan options for small businesses. Benetrends simplifies the complex loan process, leveraging strong relationships with lenders to achieve one of the highest approval ratings in the industry.



EQUIPMENT LEASING

Low upfront costs, terms up to 72 months, and funding for vehicles, wraps, and equipment—all with competitive rates and no impact on personal credit. Perfect for “wheels-on-the-ground” concepts!



UNSECURED QUICKSTART LOANS

Provides a fast and flexible funding process for entrepreneurs with strong credit, offering loans from \$50k to \$250k with 7 to 10-year terms, no real estate collateral, and no impact on personal credit.



Founded with
a Purpose



Innovative
Funding Suite



Complimentary
Consultations



40+ Years
Of Industry
Expertise



A Long-Term
Partnership



Endless Support
and Resources

iFA
INTERNATIONAL
FRANCHISE
ASSOCIATION
PREFERRED VENDOR

benetrends
FINANCIAL

THE ROBS PLAN

Navigate ROBS 401(k) small business funding with help from the experts at Benetrends. We will work with you every step of the way, from the free funding consultation to the day you open your business doors and beyond! We are here to see your business succeed and create a lasting partnership for success.

01

SET UP A C-CORPORATION

The process begins with establishing a new corporation using the proper legal structure to support the establishment and operation of the company's qualified retirement plan.

02

DESIGN A NEW QUALIFIED RETIREMENT PLAN

To avoid early withdrawal penalties and preserve tax-deferred status, a new retirement plan is created for which you'll move your existing funds. We will customize your plan, taking into account your business needs.

03

TRANSFER RETIREMENT FUNDS INTO THE NEW PLAN

If you're rolling over funds from a 401 (k), your plan custodian will work with you to fill out temporary IRA documents. If funds are being rolled from an existing IRA, your plan custodian will initiate the movement of those funds.

04

USE THE RETIREMENT PLAN'S FUNDS FOR YOUR BUSINESS

The rollover funds can now be invested in the newly formed C Corporation by purchasing stock in the corporation. You have the capital to start, purchase or recapitalize your new small business or franchise.



Acquire or later grow your business



Better wealth protection from personal risk



Contributions are exempt from payroll taxes



Get funding in as little as 10 business days



Tax-deferred, penalty and debt-free



Reduces the risk of double taxation



THE ROBS PLAN *Pricing*

ESTABLISHMENT OF THE ROBS PLAN AND C-CORPORATION

\$4,995

Our price for setting up your ROBS Plan & C-Corporation includes the following services:

- ✓ Incorporation Services
- ✓ Federal Employer Identification Number (EIN)
- ✓ Articles of Incorporation
- ✓ Company by-laws, minutes & stock certificates
- ✓ Plan/Adoption Agreement setup
- ✓ Initial stock valuation for newly created C-Corporation
- ✓ Unlimited consultation with your own Retirement Plan Analyst (RPA) on the design and compliance requirements for your new retirement plan/adoption agreement

ONGOING RETIREMENT PLAN ADMINISTRATION

\$160/month

Benetrends provides professional plan administration to keep your plan in compliance and help you get the greatest benefits from it. These services are provided by retirement plan services professionals and include the following:

- ✓ Yearly preparation of Form 5500/Summary Annual Report
- ✓ Dedicated Retirement Plan Analyst
- ✓ Annual Compliance Testing/Annual Contribution Limit Review
- ✓ Calculation of Retirement Contributions
- ✓ Determine Employee Eligibility and Vesting
- ✓ Distribution Processing/1099 R Form
- ✓ Preparation/Participant Loan Processing
- ✓ Review and Reconcile Account Statements
- ✓ Annual Fair Market Value Oversight Support
- ✓ Required Plan Amendments and Restatements
- ✓ Plan Design and Contribution Consulting
- ✓ Provide Employer with Required Employee Notifications

THE ROBS PLUS[®] PLAN

A **Capitalization** Structure. Designed Around an **Exit Strategy**.

Benetrends Financials' ROBS Plus[®] is an innovative cash injection program that allows clients to buy a business now and eliminate or minimize future taxes on gains on the sale of the business. The proceeds from the sale of the business can remain in the plan and continue to grow tax-free. When money is withdrawn, it will not be subject to federal or state taxes.*

COMPARISON OF FUNDING OPTIONS

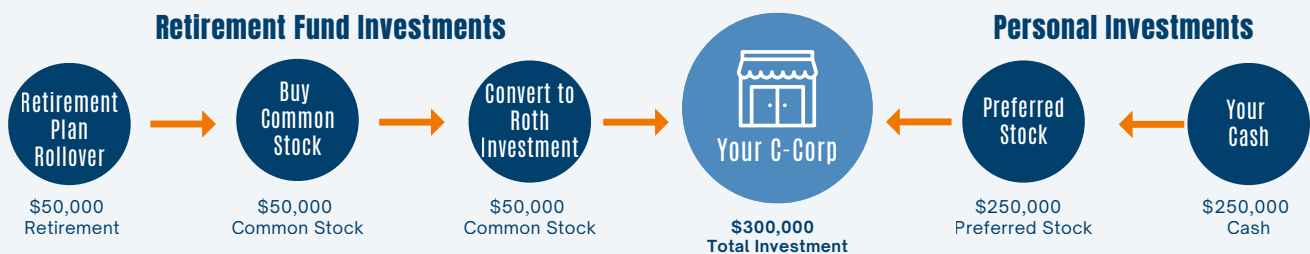
	BANK LOAN	CASH	ROBS	ROBS+
Funding For Your Business	✓	✓	✓	✓
Debt-Free Funding		✓	✓	✓
Pre-Tax Funding			✓	
Post-Tax Funding	✓	✓		✓
Wealth Protection			✓	✓+
Tax Deferred			✓	
Tax Free Growth				✓
Capital Gain Protection			✓	✓
Income Tax Protection				✓

WHY CHOOSE ROBS PLUS[®]?

- Improves interest in business ownership
- Provides flexibility in set-up and exit of business
- Provides an advantage in business ownership when compared to employment
- Compatible with financing through SBA
- Provides a tax-free exit of business ownership
- Protects clients' wealth and inheritance for subsequent generations while creating tax-free gains

**certain conditions may apply*

HOW IT WORKS



***There are several options available for both sourcing your investments and how to structure your ROBS+ plan.*

THE ROBS PLUS[®] PLAN *Pricing*

An Exclusive Program to Benetrends

ESTABLISHMENT OF ROBS PLUS[®] PLAN AND C-CORPORATION

\$9,995

Our price for setting up your ROBS Plus[®] Plan & C-Corporation includes the following services:

- ✓ Create a Roth Component
- ✓ Incorporation Services
- ✓ Federal Employer Identification Number (EIN)
- ✓ Articles of Incorporation
- ✓ Company by-laws, minutes & stock certificates
- ✓ Plan/Adoption Agreement setup
- ✓ Initial stock valuation for newly created C-Corporation
- ✓ Unlimited consultation with your own Retirement Plan Analyst (RPA) on the design and compliance requirements for your new retirement plan/adoption agreement
- ✓ Authorization of Preferred Stock if Applicable to Investment Strategy
- ✓ Requires Review and Approval by Benetrends Management

ONGOING RETIREMENT PLAN ADMINISTRATION

\$195/month

Benetrends provides professional plan administration to keep your plan in compliance and help you get the greatest benefits from it. These services are provided by retirement plan services professionals and include the following:

- ✓ Yearly preparation of Form 5500/Summary Annual Report
- ✓ Dedicated Retirement Plan Analyst
- ✓ Annual Compliance Testing/Annual Contribution Limit Review
- ✓ Calculation of Retirement Contributions
- ✓ Determine Employee Eligibility and Vesting
- ✓ Distribution Processing/1099 R Form
- ✓ Preparation/Participant Loan Processing
- ✓ Plan Design and Contribution Consulting
- ✓ Review and Reconcile Account Statements
- ✓ Provide Employer with Required Employee Notifications
- ✓ Required Plan Amendments and Restatement
- ✓ Annual Fair Market Value Oversight Support Including Impact of Multiple Classes of Stock
- ✓ Consultation of Exit Strategy & Impact on the Plan

FINANCING & SBA Pricing

SBA ELITE

Guaranteed financing

- ✓ Assessment and pre-qualification
- ✓ Insight and review of qualification requirements
- ✓ Qualified applicants guaranteed financing*
- ✓ Strategic consulting for unqualified candidates
- ✓ Customized solutions based on your specific objectives
- ✓ Priority funding with white glove service from our skilled SBA team
- ✓ Faster approval from lenders
- ✓ We create an executive-level business plan tailored to your project, including a three-year financial model (cash flow statements, balance sheets, etc.) ensuring compliance with SBA guidelines

\$6,950

SBA BASIC

Positioning borrowers for success

- ✓ Rapid assessment to determine lending eligibility
- ✓ Guidance on preparing your lender package
- ✓ Borrower is responsible for business plan and financial models
- ✓ Opinion on eligibility, but financing not guaranteed
- ✓ Introduction to lender

\$2,500

BUSINESS PLAN

Self application with SBA compliant business plan

- ✓ Business Plan in compliance with SBA guidelines *
- ✓ Three-year financial model with cash flow statements, balance sheets, etc.*

\$4,450

FINANCIAL MODEL ONLY

Financial models for self-written business plan

- ✓ Excellent add-on to SBA Basic
- ✓ Three-year financial model with cash flow statements, balance sheets, etc.*

\$1,450

FLEET FINANCING

Non-SBA vehicle financing

- ✓ Perfect for service brands requiring a fitted vehicle
- ✓ Additional specialty program for existing businesses looking to expand

\$3,000

QUICKSTART: UNSECURED LENDING

Funding with minimal paperwork

- ✓ Non-SBA loan program up to \$250,000
- ✓ Excellent credit required (700+)

\$500

* Benetrends Financial key differentiators

Custom BUSINESS PLANS

Benetrends' Executive Level Business Plans are designed to exceed all lender underwriting guidelines, for startup and existing SBA and bank programs.



OUR PLANS INCLUDE:

- + Executive Outline / Company Structure
- + Financial Projections including cash flow statements, balance sheets, profit/loss, etc.
- + Market and Industry Analysis with Demographic Statistics and Mapping
- + Marketing Strategies with Key Objectives
- + Product and/or Service Descriptions



BUSINESS PLAN DEVELOPMENT:

- + Your Business Plan is not from a template but customized from the ground-up to precisely illustrate your objectives, experience, etc.
- + All writing, editing, research, and financial modeling is work performed in-house.
- + Every Business Plan is professional, expertly written, and completed in a reasonable timeframe
- + Our Executive Level Business Plans are written exactly as required per SBA published guidelines.
- ★ 100% SBA Acceptance - There has never been a Business Plan rejected by a lender.

FLEET FINANCING



GREAT FOR “WHEELS ON THE GROUND” BUSINESS CONCEPTS

- ✓ Can be used to finance the van/vehicle, uplift, wrap, and equipment.
- ✓ Up to a 72-month term
- ✓ Down payments as low as 0% and no higher than 20%
- ✓ EFA, Loan, and Lease structures available
- ✓ Competitive rates
- ✓ Does not report on personal credit
- ✓ Terms and rate within 3-5 business days
- ✓ Funding within two weeks if all items needed by the bank are provided on time

FLEET FUNDING PLUS +

Expand your fleet with ease

Available to clients who have previously financed vehicles for their business, this program is perfect for those looking to expand their fleet. It has better interest rates than our standard Fleet Financing and a quicker turnaround time—clients can get funded in as little as 48 hours!





The Quickstart Loan Powered by Benetrends is designed specifically for business start-ups, acquisitions and franchise purchases.



Offering a maximum amount of flexibility and unique credit terms based on both personal and business creditworthiness (where applicable), the Quickstart Loan from Benetrends is perfect for entrepreneurs with great credit who want to avoid the complexities of SBA or conventional lending. Benetrends and our partners do their own in-house underwriting and approvals so that clients can enjoy quick approvals and funding with minimal paperwork. Quickstart is a perfect solution for qualified entrepreneurs seeking a highly flexible, streamlined, and accelerated funding process.

QUICKSTART LOAN FEATURES

- + Loan amounts from \$50k – \$250k
- + Terms of 7 to 10 years; manageable monthly payments
- + No personal real estate or other collateral required
- + Does not report to personal credit
- + Works for existing business acquisitions or franchise re-sales
- + Perfect for pre-revenue start-ups

HIGH-LEVEL REQUIREMENTS:

- ✓ Excellent credit (700+)
- ✓ Low DTI, excellent payment history
- ✓ Current income (W2 or 1099 and can include household or co-borrower income)
- ✓ A registered business (must have EIN but business does not need to be generating revenue yet)

If you meet these requirements, please contact one of our expert Loan Advisors to find out more about the Quickstart Loan and see if you qualify for this unique loan product to help you start your dreams!

CANADA



CSBFP & BUSINESS PLAN *Services*

CANADIAN LOAN PACKAGE CREATION

Setting up borrowers for success

\$5,000 CAD

- ✓ Evaluation of the borrower's overall financial composition
- ✓ Design and implement funding strategies for the project
- ✓ Executive-level Small Business Financing Loan Business Plan included
- ✓ Three-year financial model with cash flow statements, balance sheets, etc.
- ✓ Guidance on document preparation for lender package
- ✓ Introduction to a Canadian lender

ABOUT BENETRENDS

As the authority in franchise financing and a preferred partner of the IFA, Benetrends has been funding America's most popular brands for over 40 years. We're excited to join the Canadian Franchise Association and bring our services to Canada! Our innovative, fast, and economical suite of financing solutions is designed to help franchisees secure the capital required to successfully launch their dreams, as well as continue to grow and build wealth for the life of their businesses.



© 2024 Benetrends, Inc. Prices subject to change applicable notice. Benetrends does offer services not listed above. To secure pricing for additional services, please contact your Benetrends Consultant.

CareStart Financing

A new SBA program for in-home healthcare and senior care brands



Introducing CareStart Financing! This new SBA program streamlines the funding process, offering tailored financing solutions to help franchisees provide compassionate, high-quality care to their communities. With expert guidance, we're here to support your mission of making a difference in the lives of seniors. Start building your future in senior care today!

PROGRAM HIGHLIGHTS

- ✓ \$75K - \$150K in funding for start ups
- ✓ Can fund up to 500k for existing franchise owner expansion
- ✓ Franchisor must carry SBA Certification from FRANData to qualify
- ✓ 10%-20% down payment
- ✓ 10-year term
- ✓ No collateral required
- ✓ Rate is prime plus 3%
- ✓ No pre-payment penalty

Additional SERVICES & RESOURCES



BUSINESS CORPORATE FORMATION & FILING SERVICES

- | | | |
|---|--------------------------------------|------------------------------------|
| ✓ Incorporation Only
\$1,000 + State Filing Fees | ✓ LLC
\$1,000 + State Filing Fees | ✓ DBA
\$100 + State Filing Fees |
| ✓ Foreign Entity
\$300 + State Filing Fees | ✓ Revocation
\$500 | ✓ California Expedite Fee
\$600 |

FUNDING TIMELINES & ROADMAPS



ROBS Plan Funding Roadmap:

Review the steps and timelines for retirement plan funding program



SBA Funding Timeline:

Review the steps a borrower will go through in pursuit of an SBA loan

EDUCATIONAL ITEMS



How Having a PSP vs a 401(k) Can Impact Your Plan:

Learn the importance of knowing the difference between retirement plans and choosing the one that best fits your business and goals.



The Definitive Guide to ROBS:

A full breakdown of business funding through 401(k) rollovers

***All items mentioned above on this page can be requested as a PDF from our sales team or you can email marketingteam@benetrends.com for more information.*



Essential Tools for FRANCHISORS & BROKERS

CO-BRANDED MATERIALS

Benetrends provides co-branded materials to highlight your partnership with a trusted funding leader. These tools educate candidates about funding while reinforcing your brand's credibility—all at no cost to you.

- ✓ Custom one-sheets and funding guides
- ✓ Perfect for sales decks, discovery days, emails, or website downloads
- ✓ Simplifies funding conversations and connects candidates with a Benetrends expert



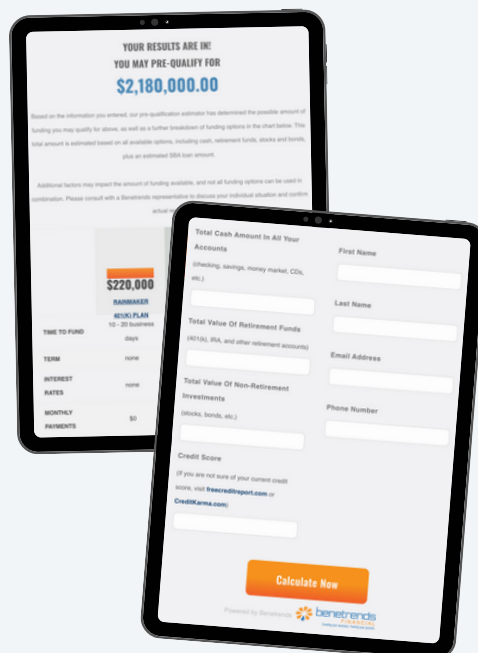
Scan the QR code to request
your custom materials!



FUNDING CALCULATORS

Benetrends' funding calculators are a valuable tool for brokers and franchisors, offering candidates a low-pressure way to explore funding options while generating high-quality leads for your brand.

- ✓ Delivers detailed financial insights and warm leads.
- ✓ Helps candidates explore options with ease.
- ✓ Seamless HTML and CSS website integration with Benetrends support.
- ✓ Connects candidates directly to the Benetrends funding team.





Client TESTIMONIALS

“Benetrends helped us work through all of the nuances of the rollover process, the issuance of common and preferred stock, the initial reporting requirements, and offered a solution for our SBA loan needs.”

JASON DIXON

ecomaid Franchise Owner



DAVE AND SUE GEORGE
Dogtopia Franchise Owners



"Benetrends helped us bring our dream of owning a Dogtopia to life. They made the funding process feel easy and personal—like they were part of our team from the start. We wouldn't be where we are without them."





Brandon Lusk
Funding Consultant



(267) 652-1859



blusk@benetrends.com

