



FranChoice has partnered with Benetrends to jumpstart your franchise success— with a customized program that utilizes a comprehensive suite of funding options.

Benetrends has helped more than 10,000 entrepreneurs successfully launch their dreams for over 30 years, with proven and innovative funding strategies that maximize opportunities, while minimizing risk.

We make it our business to help your business succeed.

Just as franchises come in all shapes and sizes, so do the options for funding them. Our comprehensive suite of funding options allows us to structure the right funding for your particular needs.

With our wide breadth of programs, we help eliminate obstacles and ease your fears, clearing the way so you can quickly and confidently achieve your dreams of business ownership.

From Grand Openings to retirement plans, Benetrends is here to help you succeed for the life of your business.

401(k)/IRA Rollover Funding - The Rainmaker 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.

SBA Loans - One of the most popular loan offerings for small businesses. Benetrends has one of the highest loan approval ratings in the industry due to our extensive relationships with bank and non-bank lenders, and our unique capabilities. We have been able to simplify the sometimes complicated loan process, and are so confident in our ability to get our clients funded, we offer a money-back fee guarantee.*

Securities Backed Loans - A line of credit backed by securities held in an investment portfolio in which cash needs are acquired within 10 days without disrupting investments, investment strategies, or asset allocation. The portfolio remains in your name, and you receive all dividends and appreciation.

Equipment Leasing - A simple application with a 5-day approval process, low up-front costs, and only 1st and last payment due at signing.

Find out more, call Wendy Skemer at **267.328.1303** or email WSkemer@benetrends.com.

FUNDING OPTIONS	PRODUCT PROFILE	ELIGIBILITY
<p>Rainmaker Plan 401(k)/IRA Business Funding 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>SBA 7a Loans Designed for start-up 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 \$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
<p>SBA Preferred Small Business Loan (FastTrack) 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% > Approval within 5 to 7 days > 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 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



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

Information provided by Benetrends Inc. is not intended to be used as legal or accounting advice, or as the sole basis for investment decisions, nor should it be construed as advice designed to meet the particular needs of an individual investor. Please seek the advice of legal or tax professionals, as appropriate, regarding the evaluation of any specific information, opinion, advice or other content.

*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.