

# FRANCHISE FUNDING

## FOR COMPUCHILD CANDIDATES



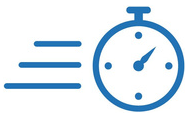
### 401(k) BUSINESS FINANCING

Entrepreneurs can use their 401(k) and IRA funds to buy a franchise without taking a taxable distribution or getting a loan.



### SBA LOANS

SBA business loans offer up to \$5 million with low-interest rates, flexible repayment terms and no ballooning costs.



### SBA \$150K LOANS

All the benefits of a traditional SBA loan without the personal collateral requirements! Get quick access to \$150,000 or less.



### EQUIPMENT LEASING

Leasing offers access to equipment at an affordable rate, rather than incurring significant out-of-pocket expenses to buy it.



### PORTFOLIO LOANS

Entrepreneurs with stocks, bonds or mutual funds can borrow up to 80% against the value of the portfolio without having to sell.



### UNSECURED LOANS

Rather than using personal assets to secure business financing, unsecured loans offer capital based on credit worthiness.



Contact your dedicated representative today:

**Beegees Hebert**

**425.326.4600**

**[beegees.hebert@guidantfinancial.com](mailto:beegees.hebert@guidantfinancial.com)**

**Schedule a Time to Meet with Beegees Today!**

**Pre-Qualify Now!**

| PROGRAM                          | FUNDING AMOUNT            | ELIGIBILITY   | BENEFITS   | TIMEFRAME                |
|----------------------------------|---------------------------|---|--|--------------------------|
| <b>401(k) BUSINESS FINANCING</b> | \$40k+                    | <ul style="list-style-type: none"> <li>\$40k in eligible, rollable retirement assets [401(k), IRA 403(b), TSP, Keogh, etc]</li> <li>Owner must be a bona fide employee of the business</li> </ul>                                       | <ul style="list-style-type: none"> <li>Debt-free way to start a business</li> <li>No collateral needed</li> <li>No tax penalties</li> </ul>  | 3 Weeks                  |
| <b>SBA LOAN</b>                  | \$150k - \$5 million      | <ul style="list-style-type: none"> <li>680+ credit score</li> <li>20-30% down payment</li> <li>At least 10% in post-closing reserves</li> <li>Industry/management experience</li> <li>Secondary source of income (preferred)</li> </ul> | <ul style="list-style-type: none"> <li>Term loans with competitive interest rates.</li> <li>Access to 3,600+ lenders</li> <li>Money-back guarantee</li> <li>Dedicated loan consultant</li> <li>Single loan application</li> <li>Rapid loan package analysis and approvals</li> </ul> | 2 - 4 Months             |
| <b>PORTFOLIO LOAN</b>            | Up to 80% account balance | <ul style="list-style-type: none"> <li>No minimum credit score required</li> <li>Minimum of \$85k in securities</li> <li>Stock trading at more than \$5/share</li> </ul>  | <ul style="list-style-type: none"> <li>No liquidation of existing securities</li> <li>Low interest rates</li> <li>Deferred payments if opening a new franchise (up to 24 months)</li> <li>Flexibility with revolving line of credit</li> </ul>                                       | 2 - 3 Weeks              |
| <b>UNSECURED LOAN</b>            | \$25k - \$150k            | <ul style="list-style-type: none"> <li>690+ credit score</li> <li>Minimal credit inquiries</li> <li>Less than 50% credit utilization</li> </ul>   | <ul style="list-style-type: none"> <li>Low introductory interest rates</li> <li>No collateral needed</li> <li>Helps build business credit</li> <li>No use of proceeds requirements</li> </ul>  | 3 Weeks                  |
| <b>SBA \$150K LOAN</b>           | \$50k - \$150k            | <ul style="list-style-type: none"> <li>700+ credit score</li> <li>10% down payment</li> <li>SBA Registry franchise (if applicable)</li> <li>Executed franchise agreement prior to funding</li> </ul>                                    | <ul style="list-style-type: none"> <li>Low down payments</li> <li>No collateral needed</li> <li>Fast funding</li> </ul>  | 30 Days                  |
| <b>EQUIPMENT LEASING</b>         | Minimum \$10k             | <ul style="list-style-type: none"> <li>In business 0-2 years: 700+ credit score, 10% down</li> <li>In business 2+ years: requires a 650+ credit score, 0% down</li> </ul>   | <ul style="list-style-type: none"> <li>Quick funding</li> <li>Low deposit</li> <li>Up to 60-month term</li> <li>Interest rate 6.99-13.90%</li> </ul>   | Approval within 48 hours |