### FRANCHISE FUNDING FOR RAINBOW SNOW CANDIDATES

rainbow



#### **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.

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**PORTFOLIO LOANS** 

Entrepreneurs with stocks, bonds

or mutual funds can borrow up

to 80% against the value of the

portfolio without having to sell.



**SBA LOANS** 

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

**UNSECURED LOANS** 

Rather than using personal assets

to secure business financing,

unsecured loans offer capital based on credit worthiness





Contact your dedicated representative today:

### **Jason Juric**

425.658.0227 jason.juric@guidantfinancial.com Schedule a Time to Meet with Jason Today! Pre-Qualify Now!

# **R** Guidant

PROGRAM	FUNDING AMOUNT	ELIGIBILITY	BENEFITS	TIMEFRAME
401(k) BUSINESS FINANCING	\$40k+	<ul> <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> <li>Debt-free way to start a business</li> <li>No collateral needed</li> <li>No tax penalties</li> </ul>	3 Weeks
SBA LOAN	\$150k - \$5 million	<ul> <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> <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
PORTFOLIO LOAN	Up to 80% account balance	<ul> <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> <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
UNSECURED LOAN	\$25k - \$150k	<ul> <li>690+ credit score</li> <li>Minimal credit inquiries</li> <li>Less than 50% credit utilization</li> </ul>	<ul> <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

## **R** Guidant