

Retirement Plan Business Funding for SBA Loans

Use your retirement funds as an equity injection for an SBA Loan, **tax-deferred and penalty-free.**



Gathering enough cash for a down payment for an SBA Loan can be a challenge. However, there is an innovative way to secure an adequate amount of cash to get approved for a loan. **Your 401(k), IRA or other qualified retirement account can be the solution for acquiring capital to get approval for an SBA Loan.** Benetrends' exclusive Rainmaker Plan[®] and Rainmaker Advantage Program[®] allow you to utilize part or all of your existing retirement accounts to fund a required down payment for an SBA Loan.

Benefits of a Rainmaker Plan:

- Quicker access to retirement plan funds (typically three to four weeks)
- No early distribution taxes or penalties
- No business financials are required/applies to new and existing businesses
- Business sponsors a qualified retirement plan to build wealth
- Can be used to expand the business or provide additional working capital
- Up to 100% of existing funds available for use

Steps to Set Up a Rainmaker Plan:

1. Benetrends will establish a C corporation for you, with its own customized retirement plan.
2. Your retirement funds are rolled into the newly formed 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 your business or franchise.

About the Rainmaker Advantage Program:

By using long-standing provisions of the Employee Retirement Income Security Act of 1974 (ERISA), this **corporate capitalization strategy** provides the ability for 100% of the gain on the sale of the company to be 100% **tax-free**^{*}. In order to utilize this innovative strategy, you rollover a portion of the funds from a qualified plan or IRA to start a business (the setup of a Rainmaker Plan is required to utilize the Rainmaker Advantage Program). When it's time to sell the business, you may be able to pay **ZERO** Federal and State tax on any gain from the sale of the business and up to 100% of the gain can be invested to grow **tax-free**^{*}, including making an investment in another business.

To learn more,
call Larry Carnell at **267.638.9010** or email Larry@benetrends.com.



**After applicable corporate taxes, if any, have been paid by the C Corporation.*