



Product & Services catalog

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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.



Need Co-Branded assets?
We've got you covered!
Scan the QR code

OUR SERVICES AT A GLANCE



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.



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

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



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





THE RAINMAKER 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 RAINMAKER PLAN[®] Pricing

Establishment of the Rainmaker Plan[®] and C-Corporation

\$4,995

Our price for setting up your Rainmaker 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 the 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

\$155/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
- ✓ Tax Savings Strategies (i.e. Contributions, Stock vs. Asset Sales, etc.) as related to the plan
- ✓ Provide Employer with Required Employee Notifications

*Over 25 Participants - \$20 per Participant

**The monthly invoicing for the plan services begins 30 days after engagement

THE PEACE OF MIND OPTION



The NO COST, NO RISK Way to Reduce Time To Access Funds

The full Rainmaker Plan® process can take up to 3-4 weeks from start to finish (this includes the time it takes for incorporation, movement of funds, and the design of the new plan). Sometimes the process can take longer if the current custodian of your retirement plan delays transferring your retirement funds to the new plan. That's where the Peace of Mind Program can help.

The Peace of Mind Program allows you to begin the transfer process, at no cost to you, prior to completing the Rainmaker Process.

How it Works



1. Benetrends will help you set up an intermediary Rollover IRA for your funds to await further instruction. This allows the funds to be ready FASTER!
2. Should you decide to move forward with a business and engage with Benetrends for the Rainmaker Plan®, your funds will be available to capitalize your business in no more than a few business days!
3. If, for any reason, you decide not to move forward with a business, you simply do nothing. The funds remain safely in the Intermediary Rollover IRA for any future investment decision you choose to make.

The Benefits



- Can reduce the time it takes to access your funds by up to 70%
- No cost or risk - you can walk away and owe nothing
- Effective when securing an SBA loan, since you can expedite the access of funds as you're waiting for the loan to be approved

ROBS PLUS®



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.

01

SET UP A C-CORPORATION

02

DESIGN A ROTH 401(K) PLAN

03

TRANSFER ROTH ASSETS INTO NEW PLAN

04

USE THE RETIREMENT FUNDS TO BUY THE COMMON STOCK

05

ISSUE PREFERRED STOCK



Boost Funding
Power



Wealth Building
Solution



Mitigate or
Eliminate Taxes

ROBS Plus® solves several funding challenges such as:

- ✓ Improving 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 the SBA
- ✓ Provides a tax-free exit of business ownership*
- ✓ Protects clients' wealth and inheritance for subsequent generations while creating tax-free gains

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

\$6,950

- ✔ 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

* Benetrends Financial key differentiators

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

\$2,500

- ✔ Opinion on eligibility, but financing not guaranteed
- ✔ Introduction to lender
- ✔ Portion refundable

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

- ✔ Business Plan in compliance with Program guidelines*
- ✔ Perfect for service brands requiring a fitted vehicle

\$4,950

QUICKSTART: UNSECURED LENDING

Funding with Minimal Paperwork

- ✔ Non-SBA loan program up to \$150,000
- ✔ Excellent credit required

\$500

Custom Executive Level Business Plan Creation

Your Executive Level Business Plan is designed to exceed all lender underwriting guidelines, for startup and existing SBA and bank programs.



Our Program Includes:

- + 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.

THE BENETRENDS fleet program

- Non-SBA Fleet "Wheels on the Ground" Concepts
- Financing for trucks, trailers, and vehicles
- Does not report on borrower's credit
- Similar interest rate to SBA
- No bank origination or termination fees
- Approximately 6-7 Year Term
- Opportunity for additional financing after 3-6 months in business
- No Pre-Payment Penalty
- No personal collateral required



CANADA



CSBFP & BUSINESS PLAN *Services*

CANADIAN LOAN PACKAGE CREATION

\$6,950 CAD

Setting up borrowers for success

- ✓ 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.



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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 hassles 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
- + Great for first unit franchisees!

HIGH-LEVEL REQUIREMENTS:

- ✓ Excellent credit (750+)
- ✓ Low DTI, excellent payment history
- ✓ Personal liquidity >\$50k
- ✓ 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!

Important Disclosures: Products and services are provided by UFS LLC. UFS brokers loans through its network of lenders; lenders independently determine loan availability and terms. UFS offers its own branded loan product – Quickstart Loan – which is made by Little Horn State Bank, a Montana State Chartered Commercial Bank, Member FDIC. Actual loan terms depend on credit, income, loan maturity and other factors. At UFS, we are committed to fair lending. We make our commercial credit products and services available to all qualified applicants on a consistent and fair basis. UFS does not condone or tolerate discrimination against any applicant on any prohibited basis under the Equal Credit Opportunity Act or any applicable state or local law. Fair lending principles are integrated into our corporate policies, lending operations, staff training, marketing efforts and third-party lending relationships.



Additional EDUCATIONAL ITEMS & SERVICES

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

Rainmaker Funding Roadmap: [click here](#) to see the different steps and timelines for the retirement plan funding program (or request a PDF from our sales team).

SBA Funding Timeline: [click here](#) to see the different steps a borrower will go through in pursuit of an SBA loan (or request a PDF from our sales team).

Educational Items

How Having a PSP vs a 401(k) Can Impact Your Plan: [click here](#) to learn the importance of knowing the difference between different retirement plans and choosing the one that best fits your business and goals.

The Definitive Guide to ROBS – [click here](#) for 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.*

THE BENETRENDS PROPRIETARY FUNDING PROGRAM

As the trusted leader in franchise funding, Benetrends is proud to announce the creation of a new proprietary financing program. The new fund was created to help selected franchisors provide qualified franchisees with direct access to capital to drive franchise development.

BENETRENDS HAS ARRANGED **\$300M+** IN SBA FUNDING FOR TOP BRANDS

Franchisors and franchisees will benefit from:

- ▶ A simplified qualification process
- ▶ Dedicated loan officer & closing specialist from start to finish
- ▶ Loan proposals within 48 hours of lender receiving completed loan package
- ▶ Loan commitments within 10 business days of lender receiving completed loan package

CONTACT US AND LEARN MORE:



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FRANCHISING
Building local businesses,
one opportunity at a time.

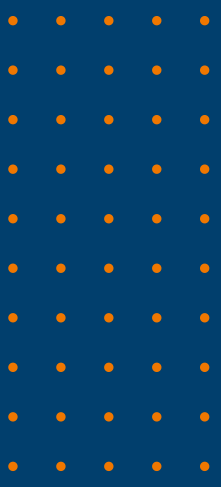
PREFERRED VENDOR



Client TESTIMONIAL


“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
ecomai'ids Franchise Owner





Michael Schonberg
Senior Funding Consultant

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