

# Empowering Investment Advisory Firms with Tailored Financing Solutions



# Financing Tailored to Your Business

## PPC LOAN OFFERS THE MOST ATTRACTIVE TERMS IN THE INVESTMENT ADVISOR INDUSTRY.

PPC LOAN is one of the nation's leading sources of conventional cash-flow-based financing for investment advisory firms. We provide sound, customized financial solutions for advisors, because we understand how your business works. And that gives us an edge over typical SBA lenders and traditional banks who can't afford the time to learn and understand the way your firm – or any investment firm – works. The three types of loans we offer to financial advisory firms are:



### **GROWTH LOANS™**

for acquisition of a firm or book of business



### **NEXTGEN LOANS™**

for internal equity purchases and buy-ins



### **REFI LOANS™**

a refinancing solution for existing business debt

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# Choose a Financing Partner Who Knows You and Will Work with You Long Term

## WITH BANKS, FUNDING RESOURCES ARE LIMITED.

Your firm isn't like the majority of businesses SBA lenders and traditional banks serve. They cater to a broader audience and are often limited by their structure or their own policies.

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### SMALL BUSINESS ADMINISTRATION (SBA) LENDERS

- Dictate rigid terms
- Have floating rates, more fees, and are more costly
- Require mandatory valuation
- Provide loans that are not customizable

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### TRADITIONAL BANKS

- May not be lending when you need them
- Cannot do as much, or be as flexible as PPC LOAN
- Don't understand your business
- Take longer to close, and you're bogged down in approvals

The other avenue investment advisors turn to for funding is the owner-financed deal. But those types of arrangements can jeopardize cash flow, leaving little room for even a slight dip in the market.

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YOU SHOULDN'T HAVE TO SETTLE FOR THE SAME OLD PATHS TO FUNDING.



## Conventional Financing for Investment Advisors

### **GROW YOUR FIRM WITH FAST, FLEXIBLE FUNDING AND EXPERT COUNSEL.**

If you're looking to purchase another firm or book of business, there is no better resource than PPC LOAN. This is your business, and you should have the flexibility to run it and grow it the way you see fit. That's why we'll pursue the best financing solution that meets your needs and helps you achieve your goals. PPC LOAN's Tailored Financing Solutions:

- Offer competitive rates: both fixed and floating
- Have flexible loan terms
- Don't require down payments; you can maintain liquidity
- Advise and counsel through all options and issues, including:
  - Analyzing your deal structure
  - Navigating the relationship with the seller, when applicable

## WE UNDERSTAND YOUR BUSINESS.

### WE CAN GROW WITH YOU.

Once we get to know you and your firm, you can consider us a financing partner who's ready to help you and have your back. Translation: more money is available when you need it and we don't sell your loans to other parties. We stay with you.

### WE PROVIDE DEDICATED SUPPORT.

This is about a relationship. Your dedicated PPC LOAN funding expert is committed to your success. This is your point of contact, day-in and day-out, someone who knows your business, your goals and what keeps you up at night. And your PPC LOAN funding expert is with you at each and every step of the process.

## THE PROCESS IS EASY AND EXPEDIENT.

One of the convenient benefits of working with PPC LOAN is the virtually pain-free process. Because we understand your business so well, you can be pre-qualified on your very first phone call. We can get the process started quickly, answer any of your questions, identify your specific needs, and provide expert counsel right up front. Once we get started, you can expect:

- A simple, three-step process
- Significantly less paperwork
- Don't require down payments; you can maintain liquidity
- Funding in a timely manner

## LET'S GET STARTED.

Let's get you the financing your firm needs. Contact your PPC LOAN officer today at **1-800-456-2779**, or online at **[investment-advisors.ppcloan.com](https://investment-advisors.ppcloan.com)**

### STEP 1 - PHONE CALL



- Expert consultation
- Identify needs
- Process review
- Preliminary solution alignment

### STEP 2 - UNDERWRITING AND APPROVAL



- Approximately a 3-week process\*
- Final solution alignment

### STEP 3 - CLOSING AND FUNDING



- Approximately a 3-week process\*
- Review & file closing documents
- Ongoing support

\*Process can take longer or happen more quickly depending on expedient transfer of information.

# Sample Deals

**1 ACQUISITION**  
 Buyer is purchasing 100% of an RIA whose sole owner is ready to retire.  
 Purchase price: **\$3,250,000**

BUYER	SELLER	DEAL STRUCTURE
RIA <b>2 Owners</b>	RIA <b>1 Owner</b>	Bank Financing <b>\$1,475,000</b>
AUM <b>\$270,000,000</b>	AUM <b>\$133,000,000</b>	Seller Financing <b>\$1,625,000</b>
Total Revenues <b>\$1,247,516</b>	Total Revenues <b>\$1,289,514</b>	Bank Loan Term <b>10 Years</b>

Notes:  
 Seller Financing was structured as a 7-year earn-out agreement. Seller provided 12 months of transitional assistance.

**2 INTERNAL EQUITY PURCHASES**  
 Founding partner selling 715,000 shares or a 45.98% equity interest in the RIA to 3 minority owners who will each purchase 1/3 (-238,333 shares) of the equity being sold.

BUYERS	PRE-SALE OWNERSHIP	POST-SALE OWNERSHIP	DEAL STRUCTURE
Founding Partner	55.62%	9.65%	Bank Financing <b>\$4,567,500</b>
Minority Owner 1	20.58%	35.90%	Seller Financing <b>\$0</b>
Minority Owner 2	11.57%	26.90%	Buyer's Cash Injection <b>\$0</b>
Minority Owner 3	5.47%	20.79%	Bank Loan Term <b>10 Years</b>

\*\*\*10 additional shareholders own the remaining 6.76%

Notes:  
 The Founder received all cash at closing and was not required to personally guarantee. Each Minority Partner provided a personal guarantee in conjunction with a corporate guarantee from the RIA. PPC LOAN funded 3 separate loans in the amount of \$1,522,500 so that each minority partner could manage the repayment of their individual loan at their desired pace.

# Testimonials



**Cathy Buchanan**, Houston, TX

"From inception, I was very pleased with the process. PPC LOAN provided a pre-approval letter which helped secure the bid for the book of business. The process was completely transparent and checklists for every step of the process were provided. PPC LOAN is very familiar with our business and how transitions are valued."



**Bob Hoffman**, Philadelphia, PA

"We recently completed the buy-out of our founding partner who will retain a 10% ownership interest in the company, but has officially retired. We had been working on this for many years and after talking to many bankers including traditional banks and SBA lending options whose rules require the sale of 100% of the founding partner's ownership interest, we chose to work with PPC LOAN. They financed our buy-out at a reasonable cost and they certainly knew what they were doing. I would highly recommend them to any other advisors who are in a similar position."



**Dara Young**, Athens, OH

"PPC LOAN took a daunting task and made it manageable. Their knowledge of our business and what was needed for the underwriting process made it easy to work through the documentation portion of our loan. The underwriting and closing process was streamlined and efficient through a dedicated representative that coordinated the entire loan. I would highly recommend them to any advisor that is searching for a financing solution for their merger or acquisition."



**Patricia Koney**, Orland Park, IL

"My experience with PPC LOAN was excellent. Both my underwriter and senior closing coordinator were professional, attentive, caring, and worked diligently to meet our closing date. I would recommend PPC LOAN to anyone. They would be my first choice if I were to buy another practice. They were very knowledgeable of the advisory industry which made the process seamless. Once again, the PPC LOAN team is truly a valuable asset to the firm."



**LEARN MORE AT**

[investment-advisors.ppcloan.com](http://investment-advisors.ppcloan.com)

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