



Conventional Acquisition Financing

Fast, flexible
Growth LoansTM to grow
your business.

If you're looking to purchase another firm or book of business, there is no better resource than PPC LOAN. PPC LOAN is one of the nation's leading sources of conventional cash-flow-based financing for **Investment Advisor** firms.

We'll pursue the financing solution that best meets your needs and helps you achieve your goals. Our Growth LoansTM:

- **Offer competitive rates: both fixed and floating**
- **Have flexible loan terms**
- **Don't require down payments; you can maintain liquidity**

Your PPC LOAN advisor will provide thorough guidance and counsel, making you aware of all your options and help navigate the funding process. That may include analyzing the structure of a deal you currently have on the table. Or you may want us to help you effectively navigate the relationship you have with the seller. Any matter concerning your acquisition, your PPC LOAN advisor is there for you.

We understand
your **Investment Advisory**
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 support you moving forward with multiple acquisitions. Translation: more money is available when you need it. And we don't sell your loans to other parties. We're in this together.

WE PROVIDE DEDICATED SUPPORT.

This is about a relationship. Your PPC LOAN advisor is committed to your success. This is your point of contact, day-in and day-out. They know your business, your goals and what keeps you up at night. That's why at PPC LOAN our customers don't have to worry about excessive handoffs, which lead to potential mistakes.

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 the nature of 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 some expert counsel right up front.

- **A simple, three-step process**
- **Significantly less paperwork**
- **Funding in a timely manner**



Make PPC LOAN your preferred choice for financing



Acquiring a business is a complicated enough endeavor. Getting the financing for it should be, and is, faster and easier with PPC LOAN.

Traditional banks often set rigid terms, based on broad, one-size-fits-all criteria. That is what works best for them, not you. Owner financed loans are another common source of acquisition funding, but they are usually skewed to benefit the seller. They often insist on payment in shorter terms, which can be harder on your cash flow.

PPC LOAN knows how investment firms operate. We understand the way cash-flow works in your world, and can structure loans that work best for your business model and your unique circumstances.

Requirements, loan amounts and collateral

What PPC LOAN requires from customers is simple.

- **You must have 5 years of experience as a licensed, certified investment advisor.**
- **Your personal credit score needs to be 700 or higher.***
- **Your personal financial strength must be appropriate for the financing you are requesting.**

The size of the loan you can obtain is determined by a variety of factors, including:

- **Fee-based/recurring revenues**
- **Discretionary cash-flows**
- **Revenue trends**
- **Existing business liabilities**
- **Personal financial strength**

*Lower credit scores may be considered on a case-by-case basis.

Terms

PPC LOAN offers 5, 7 and 10-year fixed-rate loans. Your dedicated PPC LOAN advisor will work with you to determine the terms and rate that best suit your circumstances.

Because we know that flexibility is critical, you will have the freedom to make accelerated principal-reduction payments without penalty.

Sample Deal

ACQUISITION

Buyer is purchasing an RIA whose sole owner is ready to retire.

Purchase price: **\$3,250,000**

Buyer

RIA
2 Owners

AUM

\$270,000,000

Total Revenues

\$1,247,516

Seller

RIA
1 Owner

AUM

\$133,000,000

Total Revenues

\$1,289,514

Deal Structure

Bank Financing
\$1,625,000

Seller Financing
\$1,625,000

Bank Loan Term
10 years

Notes:

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

2 Buyer cash injections are not required by PPC LOAN.

Your next step
is to contact us

If you're looking to acquire an investment advisor firm, contact PPC LOAN today, at **1-800-456-2779** or visit **investment-advisors.ppclloan.com**



Conventional Financing for Equity Purchases

Grow your equity in your firm with NextGen LoansTM from PPC LOAN

If you're looking to become a partner in your firm, or simply take on more equity, PPC LOAN makes it easy with NextGen LoansTM. PPC LOAN is one of the nation's leading sources of conventional cash-flow-based financing for **Investment Advisor** firms.

We'll pursue the financing solution that best meets your needs and helps you achieve your goals. Our NextGen LoansTM:

- **Have competitive rates: both fixed and floating**
- **Feature flexible terms**
- **Don't require down payments; you can maintain liquidity**

Your PPC LOAN advisor will provide thorough guidance and counsel, making you aware of all your options and addressing any issues, even analyzing the structure of a deal you currently have on the table. Your PPC LOAN advisor is there for you.

We understand your **Investment Advisory** business.

Our team knows how independent financial advisory firms work. We understand your business and cash flow, so we can tailor loan terms that work with your financial circumstances. What's more, we are better equipped to advise you in general than your typical SBA lender or traditional bank.

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 support you moving forward. Translation: more money is available when you need it. And we don't sell your loans to other parties. We're in this together.

WE PROVIDE DEDICATED SUPPORT.

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The process is easy and expedient.

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Let PPC LOAN guide you through your equity purchase



Purchasing equity in your firm can be a delicate undertaking. Leadership roles are affected and sometimes the cultural and interpersonal dynamics are impacted as well. The last thing you want is for the financing to complicate matters, so we make the funding process as painless as possible.

Traditional banks often set rigid terms, based on broad, one-size-fits-all criteria. That is what works best for them, not you. Owner financed loans are another option, but these often result in shorter payment terms, which can negatively impact the firm's cash flow.

PPC LOAN knows how investment firms operate and understands the way cash-flow works in your world. Our NextGen Loans™ are structured to support your business model and satisfy the needs of both the buyer and seller. Everybody wins.

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The size of the loan you can obtain is determined by a variety of factors, including:

- **Fee-based/recurring revenues**
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Also, PPC LOAN will consider financing up to 100% of the equity purchase.

**Lower credit scores may be considered on a case-by-case basis.*

Terms

PPC LOAN offers 5, 7 and 10-year fixed-rate NextGen Loans™. Your dedicated PPC LOAN advisor will work with you to determine the terms and rate that best suit your circumstances.

Because we know that flexibility is critical, you will always have the freedom to make accelerated principal-reduction payments without penalty.

Sample Deal

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.

AUM: \$998,000,000

Total Revenues: \$5,300,000

Purchase Price: \$6.25/share

Buyers	Pre-Sale Ownership	Post-Sale Ownership
Founding Partner	55.62%	9.65%
Minority Owner 1	20.58%	35.90%
Minority Owner 2	11.57%	26.90%
Minority Owner 3	5.47%	20.79%

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

Deal Structure

Bank Financing: \$4,567,500
Seller Financing: \$0

Buyers Cash Injection: \$0
Bank Loan Term: 10 Years

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.

Your next step is to contact us

If you're looking to purchase additional equity in your firm, contact PPC LOAN today, at **1-800-456-2779** or visit **investment-advisors.ppclloan.com**



Refinancing Your Business Debt is Easier than Ever

Restructure your deal
with Refi Loans[™]
to improve your business.

We recognize that the instability of traditional floating-rate SBA loans can be problematic. Our Refi Loans[™] can lock you into a fixed rate to eliminate interest rate risk and avoid incurring unexpectedly higher payments.

If your existing SBA loan or seller note is cannibalizing cash flow or otherwise harming your business, we can restructure it to enable you to achieve your goals of ownership.

We'll pursue the financing solution that best meets your needs and helps you achieve your goals. Our Refi Loans[™] come at very competitive rates, and the terms are flexible.

Your PPC LOAN advisor will provide thorough guidance and counsel, making you aware of all your options and addressing any issues, even analyzing the structure of your current deal to identify areas for improvement. Your PPC LOAN advisor is there for you.

We understand
your **Investment Advisory**
business.

Our team knows how independent financial advisory firms work. We understand your business and cash flow, so we can tailor loan terms that work with your financial circumstances. What's more, we are better equipped to advise you in general than your typical SBA lender or traditional bank.

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 support you moving forward. Additional funding is available when you need it. And as someone who's on your team, we don't sell your loans to other parties. We're in this together.

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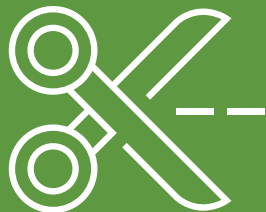
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- *Funding in a timely manner*



Faster, easier and with less risk than traditional banks



Refinancing your business debt doesn't have to be complicated. After all, you have your firm and your clients to focus on. Refi Loans™ make it easier when you partner with PPC LOAN.

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