



Fitness Machine Technicians has partnered with Benetrends to jumpstart your business success - with a customized program that utilizes a comprehensive suite of funding options.

Benetrends has helped more than 17,000 entrepreneurs successfully launch their dreams for over 35 years, with proven and innovative funding strategies that maximize opportunities and minimize risks.

We make it our business to help your business succeed.

Just as businesses come in all shapes and sizes, so do the options for funding them. Our comprehensive suite of funding options allows us to structure the right funding for your particular needs.

With our wide breadth of programs, we help eliminate obstacles and ease your fears, clearing the way so you can confidently achieve your dreams of business ownership.

From Grand Openings to retirement plans, Benetrends is here to help you succeed for the life of your business.

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 Rainmaker Advantage 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 offerings for small businesses. Benetrends has one of the highest loan approval ratings in the industry due to our extensive relationships with bank and non-bank lenders, and our unique capabilities. We have been able to simplify the sometimes complicated loan process, and are so confident in our ability to get our clients funded, we offer a money-back fee guarantee.*

Securities-Backed Loans - A line of credit backed by securities held in an investment portfolio in which cash needs are acquired within 10 days without disrupting investments, investment strategies, or asset allocation. The portfolio remains in your name, and you receive all dividends and appreciation.

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

Find out more, call Kristen Gordon at [267.328.1716](tel:267.328.1716) or email KGordon@benetrends.com.

FUNDING OPTIONS	PRODUCT PROFILE	ELIGIBILITY
<p>Rainmaker Plan® 401(k)/IRA Business Funding</p> <p>Access existing retirement funds to start or purchase a business, tax-deferred and penalty-free.</p>	<ul style="list-style-type: none"> > Rollover funds from a qualified retirement plan to start a business > No early distribution taxes or penalties > Minimizes going into debt for the start-up > No business financials are required/applies to new and existing businesses > Business sponsors a qualified retirement plan to create wealth > Can be used to expand the business or provide additional working capital > Amount and type of retirement funds determine eligibility > Up to 100% of existing funds available for use 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Sufficient qualified retirement plan: 401(k), IRA*, 403(b), PSP, SEP IRA. > <i>Other plans may qualify. Call for details.</i> <p>*Roth IRA ineligible</p>
<p>Rainmaker Advantage Plan®</p> <p>Corporate capitalization strategy that provides the ability for 100% of the gain on the sale of a company to be 100% tax-free.</p>	<ul style="list-style-type: none"> > Rollover a portion of the funds from a qualified retirement plan or IRA to start a business > Up to 100% of the gain on the sale of a company can be 100% tax-free. > The proceeds of the sale can remain in the plan, and continue to grow tax-free > When money is withdrawn from the plan, it will not be subject to federal or state tax** > You are not required to start receiving mandatory payments at age 72* 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Sufficient qualified retirement plan: 401(k), IRA*, 403(b), PSP, SEP IRA. > <i>Other plans may qualify. Call for details.</i> <p>*Roth IRA or Inherited IRA ineligible</p>
<p>SBA 7(a) Loan Program</p> <p>Designed for startup and existing businesses.</p>	<ul style="list-style-type: none"> > Loans can be used for any legitimate business purpose including working capital, machinery, equipment, furniture and fixtures, leasehold improvements, building acquisition or construction and in some circumstances debt consolidation > Funding available from \$50K to \$5M > Longer terms/amortizations available 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Strong personal credit > Industry experience > For-profit business > Good character > Collateral may be required
<p>SBA Preferred Small Business Loan Program (FastTrack)</p> <p>Smaller amount loans designed for startup and existing businesses.</p>	<ul style="list-style-type: none"> > Funding available from \$50k to \$150k > Loans can be used for any legitimate business purpose including working capital, machinery, equipment, furniture and fixtures, leasehold improvements, building acquisition or construction and in some circumstances debt consolidation > Interest rate: Prime + 2.75% > Closings in 30-45 days 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Strong personal credit > Industry experience > For-profit business > Good character > Collateral may be required
<p>Securities-Backed Line of Credit</p> <p>A bank line of credit that is backed by sufficient securities in your bank account or portfolio to use as collateral.</p>	<ul style="list-style-type: none"> > Cash needs can be satisfied without selling assets, keeping your long term investment plan in place > Avoid paying capital gain if you have low cost basis stock which you would not need to sell > Keep all the appreciation and dividends from your portfolio > Interest rate is usually lower than a SBA or home equity loan > Borrow 60% to 95% of your investment portfolio 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Funds can be used for a wide range of purposes > Receive funding in 10 days > Our account application is a simple, two-page form > Monthly interest-only payments
<p>Equipment Leasing</p> <p>An affordable way to acquire equipment quickly without huge out-of-pocket expenses.</p>	<ul style="list-style-type: none"> > \$10K+ > No additional collateral/simple application > Potential tax advantages > Fixed payments and longer terms > Existing businesses and franchises; startups on a case by case basis 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Strong business model > Good credit

Through vendor partnerships, Benetrends also offers:

- Health Insurance • Business Insurance • HRA • Payroll • Human Resources • Payroll •
- Credit Card Processing • Legal Services • Applicant Tracking Software •

One Source. One Company. One Answer.

For more information, visit benetrends.com or call 866.423.6387 ext 152.



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*SBA Loan Money-Back Fee Guarantee: If Benetrends accepts your application for processing, we guarantee your application will be approved or we refund 100% of our fee.

**Exclusions apply. Please consult with our funding experts for full details.