

Innovative. Trusted. Secure.

guidant financial group<sup>tm</sup>

## Business or franchise financing – using retirement funds!

Guidant Financial Group™ was founded to provide safe and innovative ways for investment through use of retirement funds. Today, Guidant is the leading provider of business and self-directed funding solutions. Through the use of our Audeo™ 401(k) financing plan, **a buyer can use IRA or 401(k) funds to purchase a new or existing business or franchise without taking a taxable distribution or incurring penalties.**

The Audeo™ 401(k) financing plan has been developed over the years by our team of attorneys who specialize in tax and ERISA law as well as professionals in the field of business and finance. Retirement funds can be used in conjunction with other lending and permits entrepreneurs to transform their business' success into a powerful tool for tax-deferred retirement growth.

## How it works

At Guidant, our goal is to ensure that the funding process of your business or franchise is as simple and beneficial as possible using these four steps. There are no unnecessary forms to fill out and no loan applications for approval. By retaining Guidant's services you will be able to redirect your retirement funds into your new or existing business in as little as three weeks or less. Our highly trained staff will walk you through the process and keep you well informed each step of the way!

### STEP 1 | Form a Corporation

Guidant establishes a C Corporation on your behalf

### STEP 2 | Corporation Sponsors a 401(k) Plan

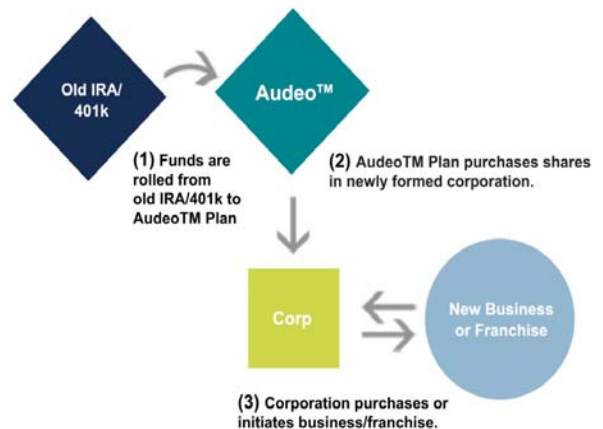
Guidant's unique 401(k) Plan has been designed to allow for investment into your corporation. The 401(k) Plan comes complete with a favorable determination letter from the IRS.

### STEP 3 | Rollover to New 401(k) Plan

Guidant will help you through the process of moving your retirement funds from your previous employer or IRA into the new 401(k) Plan.

### STEP 4 | 401(k) Plan Invests in the Corporation

Your new 401(k) Plan purchases stock in the corporation. This 401(k) Plan now holds stock in the corporation and the business is debt-free and cash-rich from the sale of the stock. At this point, the corporation will now be able to purchase your new business or franchise.



## Advantages

### DEBT FREE CASH RICH

Your retirement funds can be structured as an investment into the business (not a loan) so there are no debts that increase your overhead. Instead of sending money to a bank in the form of interest payments, that money can be reinvested in marketing, staff or equipment that helps the business grow faster!

### INVEST IN YOURSELF

Use your retirement funds to invest in a business where you determine the rewards; you control the success, growth and profitability of your retirement investment.

### LOWER YOUR OVERHEAD

Using retirement funds to start a business does not require bank loans, collateral, tapping into your home equity or lines of credit. Now the initial revenue your business generates can go back into developing the business rather than paying off debt. Less debt means a quicker path to breaking even and profitability.

### ENJOY TAX-DEFERRED SAVINGS

By avoiding unnecessary penalties and taxes, the Audeo™ program enables you to save more money for retirement. Paying taxes and penalties can minimize the amount of money available for you to invest.



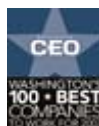
### ADDITIONAL FUNDING

While using Audeo™ can decrease the amount of money needed, many still need or want to obtain additional funding. These added funds can potentially allow for the purchase of a larger or multi-unit business or franchise. Many Guidant clients use Audeo™ to fund the down payment necessary to qualify for an SBA loan.

## How to get more information

To learn more about Guidant's Audeo™ 401(k) financing plan, you can do the following:

- **Phone: 1-888-472-4455** Call for a free consultation!
- **Online: [www.guidantfinancial.com](http://www.guidantfinancial.com)** Feel free to visit our website!
- **Email: [info@guidantfinancial.com](mailto:info@guidantfinancial.com)** (Please include your name and contact information)



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