



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.

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.

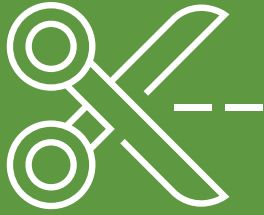
The process is easy
and expedient.

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 expert counsel right up front.

- *A simple, three-step process*
- *Significantly less paperwork*
- *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.

Traditional banks often set rigid terms, based on broad, one-size-fits-all criteria. That is what works best for them, not you. 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 personal goals.

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 always have the freedom to make accelerated principal-reduction payments without penalty.

Your next step
is to contact us

If you're looking to refinance your business debt,
contact PPC LOAN today, at **1-800-456-2779**
or visit **investment-advisors.ppcloan.com**