



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**