Growth Loans™

PPC LOAN®
Financing Solutions for Investment Advisors

ACQUISITIONS | MERGERS | WORKING CAPITAL

Expert Financing for Investment Advisory Firms

PPC LOAN is one of the nation's leading sources of cash-flow based financing for RIA's and Independent Investment Advisors. PPC LOAN operates as a long-term source of capital and strategic partner supporting the ongoing capital needs of advisors, enabling them to grow inorganically and/or transition their business to the next generation.

Why Choose Our Growth Loans™?

- Conventional (non-SBA) Loans
- Loan Sizes = $200,000+
- No down payment requirements
- Up to 100% financing available
- Up to 10-Year Loan Terms & Amortizations
- Fixed & Variable Interest Rates

We Understand Your Business

- Simplified and efficient financing process for business acquisitions.
- Customized loan structures that do not rely on traditional tangible collateral requirements.
- Established history of lending to financial advisors, backed by a dedicated support team.
- Deep understanding of the unique value and business models of advisory firms.

Make PPC LOAN your preferred choice for financing.

WE'RE MORE THAN JUST A LENDER

We offer support and resources for:

- Ongoing & future financing needs
- Consultative guidance on deal structures
- Tips to maximize your inorganic growth strategy
- Partial book purchases
- Industry M&A trends
- And more...

Sample Acquisition Deal

	BUYER	SELLER
Firm Type	RIA	RIA
AUM	$270,000,000	$133,000,000
Total Revenues	$2,050,000	$1,250,000

Deal Structure: The Buyer was approved for 100% financing to purchase an RIA with no cash injection required. At closing, 70% ($2,450,000) was disbursed, and the remaining 30% ($1,050,000) was disbursed 12 months post-closing to accommodate the claw-back provision.

ESCROW VS HOLD-BACK PAYMENT COMPARISON				
Escrow	120 Monthly Payments	$42,671		
Bank Hold-Back	12 Monthly Payments	$29,870	108 Monthly Payments	$43,600
HOLD-BACK SAVINGS				
Year 1	Monthly	**~$12,801**	Annually	**~$153,612**

Hold-Back Option: The Buyer utilized PPC LOAN's Hold-Back feature instead of an escrow account. This approach generates free cash flow, as it does not require principal and interest payments on the undisbursed funds. Conversely, with an escrow account, all funds are considered disbursed, necessitating principal and interest payments on the entire loan amount from day one.

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