

## SUCCESSION PLANS | BUY-INS/OUTS | EQUITY PURCHASES

### 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 NextGen 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**.

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## WE'RE MORE THAN JUST A LENDER

Our mission to help investment advisory firms reach their potential goes beyond offering business loans with flexible terms.

## WE OFFER SUPPORT AND RESOURCES FOR

- Ongoing & future financing needs
- Consultative guidance on deal structures
- Tips to acquire & grow your equity ownership
- Steps to reduce risk when selling internally
- Industry M&A trends
- And more...

## SAMPLE NEXTGEN LOAN

Overview	Phase 1	Phase 2
AUM	\$250,000,000	\$550,000,000
Revenue	\$2,000,000	\$3,750,000
Valuation	\$6,000,000	\$11,250,000
Ownership	Pre/Post Sale	Pre/Post Sale
Founder	100% / 55%	55% / 0%
Minority Owner 1	0% / 15%	15% / 33.333%
Minority Owner 2	0% / 15%	15% / 33.333%
Minority Owner 3	0% / 15%	15% / 33.333%
Deal Structure	Phase 1	Phase 2
Purchase Price	\$2,700,000	\$6,187,500
Bank Financing	\$2,700,000	\$6,187,500
Seller Financing	\$0	\$0
Buyer's Injection	\$0	\$0
Bank Loan Term	10 years	7-10 years

## NOTES:

\*Phase 1: The Founder received all cash at closing and was not required to sign a personal guarantee. A corporate guarantee was required from RIA entity.

\*\*Phase 1 & 2 were financed through 3 separate loans, enabling each Minority Partner to repay their respective loans at their desired pace.