



**VETERAN**  
★ SERVICE BRANDS ★

## Franchise Funding For Your Veteran Service Brands Franchise



### 401(K) Business Financing

Entrepreneurs can use their 401(k) and IRA funds to buy a franchise without taking a taxable distribution or getting a loan.



### SBA Loans

SBA business loans offer up to \$5 million with low-interest rates, flexible repayment terms and no ballooning costs.



### Portfolio Loans

Entrepreneurs with stocks, bonds or mutual funds can borrow up to 80% against the value of the portfolio without having to sell.



### Unsecured Loans

Rather than using personal assets to secure business financing, unsecured loans offer capital based on credit worthiness.



### Equipment Leasing

Leasing offers access to equipment at an affordable rate, rather than incurring significant out-of-pocket expenses to buy it.



### SBA \$150K Loans

All the benefits of a traditional SBA loan without the personal collateral requirements! Get quick access to \$150,000 or less.



Contact your Business Development Consultant today:

**Michele Simones**

**425-658-0193**

**[michele.simones@guidantfinancial.com](mailto:michele.simones@guidantfinancial.com)**

**[Pre-Qualify Today](#)**

Program	Funding Amount	Eligibility	Benefits	Timeframe
<b>401(k) Business Financing</b>	\$40k+	<ul style="list-style-type: none"> <li>\$40k in eligible, rollable retirement assets [401(k), IRA 403(b), TSP, Keogh, etc]</li> <li>Owner must be a bona fide employee of the business</li> </ul>	<ul style="list-style-type: none"> <li>Debt-free way to start a business</li> <li>No collateral needed</li> <li>No tax penalties</li> </ul>	3 Weeks
<b>SBA Loan</b>	\$150k - \$5 million	<ul style="list-style-type: none"> <li>690+ credit score</li> <li>20-30% down payment</li> <li>Industry/management experience</li> <li>Secondary source of income (preferred)</li> </ul>	<ul style="list-style-type: none"> <li>Term loans with competitive interest rates.</li> <li>Access to 3,600+ lenders</li> <li>Money-back guarantee</li> <li>Dedicated loan consultant</li> <li>Single loan application</li> <li>Rapid loan package analysis and approvals</li> </ul>	2-4 Months
<b>Portfolio Loan</b>	Up to 80% account balance	<ul style="list-style-type: none"> <li>No minimum credit score required</li> <li>Minimum of \$85k in securities</li> <li>Stock trading at more than \$5/share</li> </ul>	<ul style="list-style-type: none"> <li>No liquidation of existing securities</li> <li>Low interest rates</li> <li>Deferred payments if opening a new franchise (up to 24 months)</li> <li>Flexibility with revolving line of credit</li> </ul>	2-3 Weeks
<b>Unsecured Loan</b>	\$25k - \$150k	<ul style="list-style-type: none"> <li>690+ credit score</li> <li>Minimal credit inquiries</li> <li>Less than 50% credit utilization</li> </ul>	<ul style="list-style-type: none"> <li>Low introductory interest rates</li> <li>No collateral needed</li> <li>Helps build business credit</li> <li>No use of proceeds requirements</li> </ul>	3 Weeks
<b>SBA 150k Loan</b>	\$50k - \$150k	<ul style="list-style-type: none"> <li>700+ credit score</li> <li>10% down payment</li> <li>SBA Registry franchise (if applicable)</li> <li>Executed franchise agreement prior to funding</li> </ul>	<ul style="list-style-type: none"> <li>Low down payments</li> <li>No collateral needed</li> <li>Fast funding</li> </ul>	30 Days
<b>Equipment Leasing</b>	Minimum \$10k	<ul style="list-style-type: none"> <li>In business 0-2 years: 700+ credit score, 10% down</li> <li>In business 2+ years: requires a 650+ credit score, 0% down</li> </ul>	<ul style="list-style-type: none"> <li>Quick funding</li> <li>Low deposit</li> <li>Up to 60-month term</li> <li>Interest rate 6.99-13.90%</li> </ul>	Approval within 48 hours