

ASSET-BASED FINANCING

401(k) / IRA Financing

Use Your Retirement Funds to Invest in Your Business

401(k) Rollovers as Business Start-up (ROBS) financing allows clients to fund a business using retirement funds they already have, tax-deferred and free of early withdrawal penalties. This strategy allows you to use your existing pre-tax retirement account to invest in a business.

ROBS allows you to buy stock in your new company, tax-deferred and penalty-free, all while helping you start or grow a business without taking on traditional debt. ROBS is a non-debt funding solution that can be utilized as a stand-alone funding option or combined with a loan to complete a full funding package.

Why Use 401(k) / IRA Financing

- Utilize retirement funds without early withdrawal penalties
- Access capital without taking on traditional business debt
- No monthly loan payments or interest obligations
- Preserve cash flow during business start-up or expansion
- Can be combined with other financing solutions for larger projects
- No personal collateral or home equity required

This Program May Be a Good Fit For Clients Who:

- Don't qualify for a traditional bank or SBA loan
- Need additional liquidity
- Need money for the equity injection portion of a project
- Are starting a new business or purchasing a franchise
- Want a debt-free business funding solution

info@eaglebendcapital.com • **216-312-6440** • **eaglebendcapital.com**

Eagle Bend Capital Financing • PO Box 19, 33501 Lake Rd, Avon Lake, OH 44012

ROBS Funding Plan Features & Requirements

- Secure funding FAST – Typically within (4) weeks
- 3rd party administrator specializing in plan design, installation and administration
- Tax-deferred exit strategy program when selling your business
- Ability to continue setting aside tax-deductible retirement savings

$50,000 minimum in eligible pre-tax retirement funds such as: Traditional 401(k) • 457 Plans • TSP Accounts • Traditional IRA Accounts

Why ROBS?

- Debt-free Funding + No Tax Penalties
- Quicker Path to Profitability (This is not a loan – no monthly payments or interest)
- No personal guarantees or home collateral required
- No minimum personal FICO credit score required

Why Work with Eagle Bend Capital Financing?

Eagle Bend Capital Financing offers the financing you need, when conventional lending sources cannot.

Get Started

If you would like to learn more about our 401(k) / IRA Financing solutions, or any of our other product solutions, contact us today.

QUESTIONS? GIVE US A CALL

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