



5 Questions: Do You Qualify For 401(k) Business Financing?

When it's time for you to pursue business financing, a Rollover for Business Start-up (ROBS) arrangement can be a quick and affordable option. ROBS allows you to use existing retirement funds to invest in a small business or franchise without incurring any tax penalties. No credit or collateral are needed to qualify, and because it's not a loan, no monthly payments are involved, offering a quicker path to profitability.

1 What kind of retirement fund(s) do you have?

Most retirement plans qualify for ROBS, including 401(k)s, traditional IRAs, 403(b)s, Keoghs, TSPs and SEPs.

2 How much do you want to rollover?

Not all funds from a retirement account need to be rolled over in a ROBS transaction. Many use only a portion of their retirement funds, leaving the remainder in their existing account. However, ROBS is most effective when a minimum of \$50,000 is rolled over.

3 Are you currently employed?

In order for ROBS to work, the retirement funds you wish to use must be rollable. In most cases, this means you may no longer be employed by the company that sponsors your existing retirement account.

However, it's never too early to start gathering information, which is why we suggest you investigate ROBS while you're still employed. This allows you to understand the process and feel secure in your decision about small business ownership before you make the jump.

4 What kind of business do you wish to purchase?

Virtually any kind of legal, U.S.-based business qualifies for ROBS, including franchises, start-ups and business acquisitions. However, you must be a bona fide employee of the company and be actively involved in running the business.

5 Will you need additional funding?

Another advantage of ROBS is that it can be combined with other forms of financing to increase buying power. In addition, rolled over funds may be used as the down payment on a business loan, allowing you to preserve your liquid cash for later use.

If you qualify for ROBS or would like to learn more, contact Guidant Financial today. We've been the industry leader in 401(k) business financing for over a decade, having helped **35,000** entrepreneurs like you invest over \$3 billion into the business of their dreams. With our commitment to providing world-class service and our money-back guarantee, we'll put you on the road to business success.

"Great experience working with Guidant to get my business up and running. Knowledgeable, courteous, thorough — from the very beginning and ongoing. Highly recommended!"

— marissa_lenci

Ready to take the next step?

Pre-qualify online at guidantfinancial.com/pre-qual

Call us **888.472.4455**

