

# Guidant Honors Veterans in Small Business

Veterans make up nearly **one in 10 of all small business owners** in the United States. Moreover, Veteran-owned businesses **employ nearly 4 million people** and generate close to **\$1 trillion annually**.



## 10% Discount for Veterans

Guidant honors our heroes and is proud to offer a **10% discount on our Rollovers For Business Startup (ROBS) product**. Our ROBS product offers numerous benefits for Veterans looking to start a small business.

## With **Rollovers for Business Startups (ROBS)**, you get...



### **Easy Qualification**

You don't need collateral or a perfect credit score to receive financing.



### **Larger Equity Injection**

Using retirement allows for a larger down payment — reducing your risk and making you a more qualified, confident buyers.



### **Increased Buying Power**

With a bigger down payment, you have more options when launching or buying a business.

# Rollovers for Business Startups (ROBS) — Also Known as 401(K) Business Financing

## Veterans Investing in Themselves with ROBS

Rollovers for Business Startups allow Veterans to leverage existing retirement funds to invest in a small business or franchise — **without incurring tax penalties or getting a loan**. It's one of the most efficient ways small business owners can finance a business start-up, acquisition, or expansion.

### How ROBS Works in 5-Steps



### Benefits of ROBS (AKA 401(k) Business Financing)



#### Quicker Path to Profitability

Because it's not a loan, no monthly payments or interest rates are involved, allowing you to make money faster.



#### Confident Investing

Unlike the stock market, this is an investment you can control, so you won't have to worry about market volatility.



#### Easy to Qualify

There are no collateral or minimum credit score requirements, making the application process simple.



#### Increased Buying Power

You can use ROBS in combination with other financing methods to increase available capital or as the down payment on a loan.