



The Guidant Difference: **Why Guidant?**

Many ROBS providers will have you believe that what they offer is just as good or will often say, "We do that too!" But when you take a deeper look between Guidant and other ROBS providers, you'll discover the *Guidant difference*. ***What's the Guidant difference?***

For starters, our service stands out as being both more comprehensive and conservative than any other ROBS provider, coupled with continuous 24/7 access to our online Client Portal. You'll benefit from a fully digital, streamlined experience.

The best part? You and your business aren't just another number at Guidant. Our team of financial experts is dedicated to supporting you and your business every step of the way — from day one and beyond.

Join us as we uncover all the key advantages and perks of partnering with Guidant, America's No. 1 ROBS Provider.

Pre-Qualify Today at guidantfinancial.com





1. Audit Protection

Guidant's Audit Protection is simpler and vastly more robust than any other in the industry — giving you peace of mind. In the unlikely event of an Internal Revenue Service (IRS) or

Department of Labor (DOL) audit of the corporation's retirement plan, we hire and pay for the best legal representation nationwide to ensure you get through the audit successfully. This goes along with the support provided by our team of ERISA attorneys and our plan administration team.

In fact, due to our layers of compliance, we've had **less than one percent** of our clients exposed to an audit — and **no Guidant client has ever lost an audit**. This level of protection is critical to ensure your business's long-term safety. No other provider offers audit protection like Guidant.



2. In-House Legal Team

At Guidant, we're the only player in the field to have in-house attorneys who carefully review every ROBS deal — ensuring our clients' transactions are fully compliant.

They also frequently monitor any legislative or regulatory changes from the IRS and DOL. This adds an additional layer of compliance. At Guidant, we're always looking out for the best interests of our clients.



3. Our Conservative Nature

Guidant has always been known as the conservative choice. Not only do we make more ROBS arrangements than any other provider, but we do so while ensuring our clients are

safe in the case of an audit by the IRS or DOL. Why? **Because at Guidant, we're your business partner.** That means we have higher standards, guaranteeing that your decision to partner with us for ROBS was made objectively — and with a complete understanding of all the details. Rest assured, Guidant will always have your back.



4. Profit-Sharing 401k Plan

Guidant's experienced team of pension record-keepers allows you to take advantage of all the potential a profit-sharing 401k plan offers. These are the most flexible retirement plans

you could have for your business. **You can customize this retirement plan to best fit your business and goals with the freedom to do profit-sharing, matching, vesting, employee contributions, loan provisions, and more.** Fortunately, you don't have to know all the details when starting out. We can change it whenever you need as part of our ongoing plan administration service. How you use the retirement plan comes down to many factors, the main two being taxation benefits and employee usage as a benefit. Profit-sharing has excellent benefits — but so does matching (or potentially not doing either). Whichever way you go, you'll want a professional involved in the conversation to provide their expertise and ensure that the retirement plan is being used to its potential when saving money on taxes for both the business and you personally. At Guidant, we can help you every step of the way.



5. Plan Administration In-House

Guidant's back-end Plan Administration service is in-house, not outsourced. Most of our competitors claim to offer in-house services, but most don't. That's why clarifying with your ROBS provider is crucial: Are you doing all the Plan Administration in-house or outsourcing that? As a hint and to confirm, ask how many total employees they have on staff, and if under 20... *They're most likely not doing these services in-house.* Why do you want in-house Plan Administration services? Again, you want peace of mind that your ROBS plan is bulletproof, saving you frustration — and potentially costly penalties and fees in the future.



6. Referral Program

By default, we know you'll talk about us — just like others will ask how you got into business and how you paid for it. Guidant offers a superb referral program that generously rewards our clients. If you ever refer someone who leverages our services, Guidant gifts you a *full year* of Plan Administration services for FREE. **That means you'll save up to \$2,148 for the year** (depending on your plan). We know people will ask you how you started your business, so we want to reward you for mentioning Guidant.



7. Annual Valuation

Most companies in this niche space will require you to go out and obtain (pay for) an annual valuation of your business each year. That can add an additional \$1,000 to \$3,000 in costs each year for your business! **Guidant has dedicated Certified Valuation Analysts on staff — and as part of our monthly plan administration fee, we include that business valuation each year** (see sample Statement of Value [here](#).)



8. Franchise Guarantee Waiver

Another essential item is to make sure any agreement you sign (i.e., franchise, license, lease, loan agreements, etc.) doesn't include an all-shareholder guarantee. Most franchise agreements include that clause — but with our conservative nature at Guidant, we've already taken care of that concern. **Guidant has over 1000 franchise waivers from franchisors across the country readily on file**, all of which each has already signed the waiver releasing your 401(k) as a shareholder from obligations within the franchise agreement. Note: You'll still need to sign the franchise agreement. But with our franchise guarantee waiver, you — and all Guidant clients — are protected first. No other company does this.



9. One-Stop Shop

Not many places offer it all. **At Guidant, we offer a full suite of business services with competitive pricing — all designed to support small businesses like yours.** We're here to help with the daily tasks of business ownership so you can focus on running the business of your dreams versus getting bogged down in the paperwork. **We offer in-house Payroll, Bookkeeping & Tax, Business Valuations, [HR](#), and more.** The best part? All of our services can be effortlessly streamlined — making your administration work lighter and easier. Most other companies are very paperwork-heavy, but Guidant provides a fully digital experience. You'll always have access to our online Client Portal with all your data at your fingertips.

Guidant's Business Services:

- [Payroll](#)
- [Bookkeeping & Tax](#)
- [401\(k\) Plan Administration](#)
- [Business Valuations](#)
- [Human Resources \(HR\)](#)

Ready to experience the Guidant difference?

We'd love to earn your business and help yours succeed. Explore why over **30,000** small business owners choose to partner with Guidant through our [Client Stories](#).

If you're ready to start your dream business, we can help you with the first step. Call us today at 425-289-3200 for a free, no-pressure business consultation — or

Pre-qualify for Business Financing Now