Thank you for joining me for today's podcast and this month's edition of The Rainmaker Roundup. My name is Storm Miller and I'm the National Account Manager at Benetrends Financial.

March Madness is already upon us, and it truly has been madness here during the first few months of 2018 at benetrends Financial. While everyone is busy scribbling in their last-minute winners for this year's NCAA tournament, I thought it would be an ideal time to update you on what Benetrends has been up to during the college basketball regular season and conference tournament. I've taken some time to highlight a few of our best wins. Some are true buzzer beaters, and others were instant Classics over the first few months of 2018.

**Client A** was purchasing a fitness concept in the state of Ohio with the total investment just north of $400,000. As you've already heard, we recently rolled out an entirely new capitalization structure in 2018 known as our Rainmaker Advantage program. This is a capitalization structure that was created around an exit strategy. It is designed for entrepreneurs who are able to purchase businesses with cash, and potentially with the assistance of an SBA loan, and it allows our clients to sell their businesses without tax implications upon their exit.

We recently engaged **Client A** who had the ability to fully fund a 2-pack purchase of a fitness concept with cash. The client was looking for a program that would allow him to build wealth and also mitigate tax exposure upon the sale of his business. Using approximately $40,000 from an old IRA and another $360,000 in cash, we set up his corporate structure through the Rainmaker Advantage program that will allow him to sell these businesses in the future, and create tax-free gain on the appreciation of his businesses, upon the sale of both units.

**Client B** was interested in purchasing not one, but three units of a unique salon concept in the state of Colorado where the brand was already expanding rapidly. However, this client was considering fully funding the first unit with cash. Because we did not want the client to end up in a position where the client would be either cash or collateral strapped when it came time to break ground on the second unit, we explored the option of utilizing a combination of retirement funds and SBA financing to complete the build out of all three locations.

**Client B** was also unaware that Benetrends could design a retirement plan that would allow him to contribute more than the maximum of $18,500 per year that a 401k plan (currently) allows you to contribute. After a conversation on wealth building and tax mitigation, his entire view on a Rainmaker program had changed. **Client B** now plans to hold on to his post tax earnings for other Investments and is utilizing his qualified funds to leverage SBA financing for the build-out of all three of his units.

**Client C** initially attempted to finance the build-out of her franchise through a local lender with whom she had an existing business relationship. After a three-and-a-half-month process of working with that lender, the bank walked from the deal in the final stages of the underwriting process without much explanation as to why. She contacted the franchisor to advise them of the possible delay in her opening and the franchisor referred them to Benetrends.

After our conversation and the submission of the documentation she had provided her lender, we were able to ensure that we could get a loan approved for her. However, because of time constraints, **Client C** decided she would rather fund her project with an old IRA and forgo taking on any debt for this unit whatsoever. We were able to complete the rainmaker program for her and in just two weeks, so that she could continue on her construction timeline. **Client C** is now on pace to open up on time and is now looking into an SBA loan with Benetrends for the opening of her second unit.

These situations were just a few of our most recent wins in the first quarter of the year. And, as you can see, we were able to support a variety of different businesses and franchises and customize a solution for each individual client. If you have any questions, particularly surrounding our new Rainmaker Advantage Program, please do not hesitate to reach out to your designated consultant.

No matter your clients’ financial situation., we now offer different capitalization structures for entrepreneurs purchasing businesses with cash or retirement funds, making Benetrends the most flexible funding provider in the industry.

Again, I wanted to thank you for your time today. This has been Storm Miller, National Account Manager, Benetrends Financial.