



**CleanBeyond has partnered with Benetrends to jumpstart your franchise success—
with a custom program utilizing a comprehensive suite of funding options.**

Benetrends has helped more than 10,000 entrepreneurs successfully launch their dreams for over 30 years, with proven and innovative funding strategies that maximize opportunities, while minimizing risk.

We make it our business to help your business succeed.

Just as CleanBeyond franchises come in all shapes and sizes, so do the options for funding them. Our comprehensive suite of funding options allows us to structure the right funding for your particular needs.

Additionally, the CleanBeyond/Benetrends program offers franchisees a wealth of other resources including the very best in: insurance, healthcare, payroll and HR services.

With our wide breadth of programs, we help eliminate obstacles and ease your fears, clearing the way so you can quickly and confidently achieve your dreams of business ownership.

From Grand Openings to retirement plans, Benetrends is here to help you succeed for the life of your business.

401(k)/IRA Rollover Funding - The Rainmaker Plan® we pioneered decades ago allows you to use the funds in your retirement plan to purchase or expand your business while eliminating debt — tax-deferred and penalty-free.

SBA Loans - One of the most popular loan offerings for small businesses. Benetrends has one of the highest loan approval ratings in the industry due to our extensive relationships with bank and non-bank lenders, and our unique capabilities. We have been able to simplify the sometimes complicated loan process, and are so confident in our ability to get our clients funded, we offer a money-back guarantee.*

Securities Backed Loans - A line of credit backed by securities held in an investment portfolio in which cash needs are acquired within 10 days without disrupting investments, investment strategies, or asset allocation. The portfolio remains in your name, and you receive all dividends and appreciation.

Equipment Leasing - A simple application with a 5-day approval process, low up-front costs, and only 1st and last payment due at signing.

Find out more, call Wendy Skemer at 866.423.6387 Ext. 123 or email Wendy@benetrends.com
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FUNDING OPTIONS	PRODUCT PROFILE	ELIGIBILITY
<p>Rainmaker Plan Access existing retirement funds to invest in a new business, without any tax penalties.</p>	<ul style="list-style-type: none"> > Rollover funds from a qualified retirement plan to start a business > No early distribution taxes or penalties > Minimizes going into debt for the start-up > No business financials are required / applies to new and existing businesses > Business sponsors a qualified retirement plan to create wealth > Can be used to expand the business or provide additional working capital > Amount and type of retirement funds determine eligibility > Up to 100% of existing funds available for use 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Sufficient qualified retirement plan: 401(k), IRA*, 403(b), PSP, SEP IRA. <p><i>Other plans may qualify. Call for details.</i></p> <p><i>*Roth IRA ineligible</i></p>
<p>SBA Loans 7a Designed for start-up and existing businesses.</p>	<ul style="list-style-type: none"> > Loans can be used for any legitimate business purpose including working capital, machinery, equipment, furniture and fixtures, leasehold improvements, building acquisition or construction and in some circumstances debt consolidation > Funding available from \$100K to \$5M / full documentation > Longer terms/amortizations available 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Strong personal credit > Industry experience > For profit business > Good character > Collateral may be required
<p>Securities Backed Line of Credit A line of credit that is backed by sufficient securities in your bank account or portfolio to use as collateral.</p>	<ul style="list-style-type: none"> > Cash needs can be satisfied without selling assets, keeping your long term investment plan in place > Avoid paying capital gain if you have low cost basis stock which you would not need to sell > Keep all the appreciation and dividends from your portfolio > Interest rate is usually lower than a SBA or home equity loan > Borrow 60% to 95% of your investment portfolio 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Funds can be used for a wide range of purposes > No set-up, non-usage or cancellation fee > Receive funding in as little as 10 days > Our account application is a simple, two-page form > Monthly interest-only payments
<p>Equipment Leasing An affordable way to acquire equipment quickly without huge out-of-pocket expenses.</p>	<ul style="list-style-type: none"> > \$10K+ > No additional collateral / Simple application > Potential tax advantages > Fixed payments and longer terms > Existing businesses and franchises; start ups on a case by case basis 	<p><i>Based on:</i></p> <ul style="list-style-type: none"> > Strong business model > Good credit



Find out more, call 866.423.6387 toll-free or visit benetrends.com

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*SBA Loan Money-Back Fee Guarantee: If Benetrends accepts your application for processing, we guarantee your application will be approved or we refund 100% of our fee.