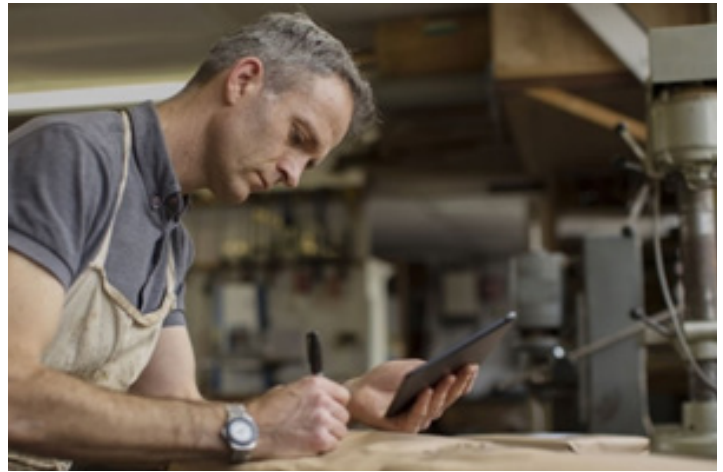


# Rollover as Business Start-up (ROBS) Funding

Transfer pre-tax retirement funds to your business as an equity investment.



## Features

- Almost any type of pre-tax retirement funds can be used as a rollover (401K, IRA, 403b, etc.).
- A ROBS is not a taxable distribution and no early withdrawal penalty is assessed.
- ROBS funding is placed in your business as owners' equity, not debt.
- Funds must be from a prior employer (not an active account).
- The minimum recommended rollover is \$50,000. Access all, or just part of your retirement fund.
- Funds can be rolled over from more than one account and more than one individual (such as a spouse or business partner).
- You can fund your new company plan up to \$61,000 per year if desired, providing further equity capital to your company.

## Advantages & Benefits

- The equity portion of business financing is often the missing piece. **ROBS funding is equity**, overcoming that challenge.
- **ROBS funding often pairs with an SBA loan** to fund a business start-up, expansion, or other project.
- **ROBS funding can be used for any business expense**, including salaries.
- **A ROBS Can be used as the equity injection** to qualify for a loan.
- With ROBS funding, **you are investing in your own business** rather than the financial markets.
- **The process is quick.** Typically, 4-5 weeks to setup the plan and secure funding.

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