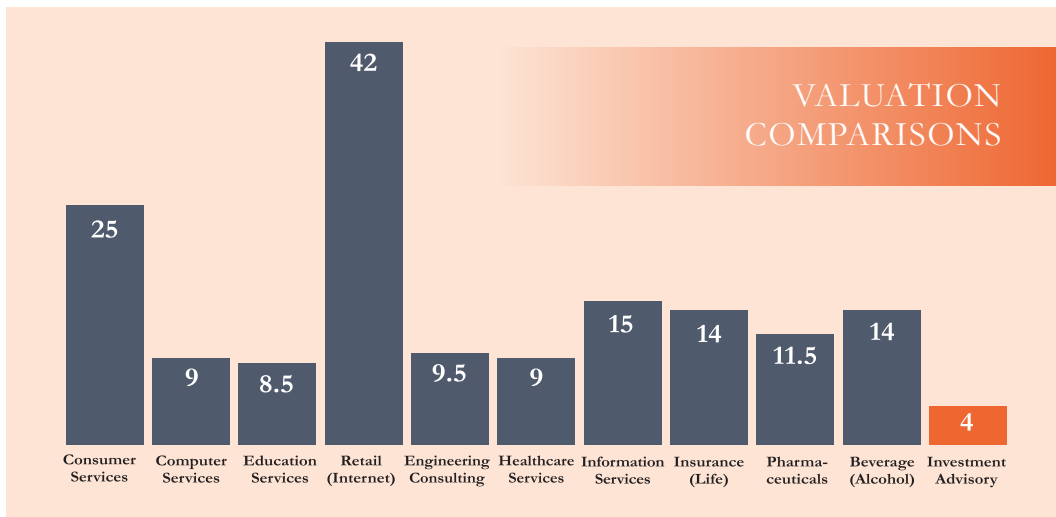




Why Acquire?

Muted liquidity within the Investment Advisory space yields compelling market valuations when compared with other business sectors.



SUPPLY & DEMAND DISLOCATION

SOLUTION:
Bank Financing



Advisors set to retire by 2025

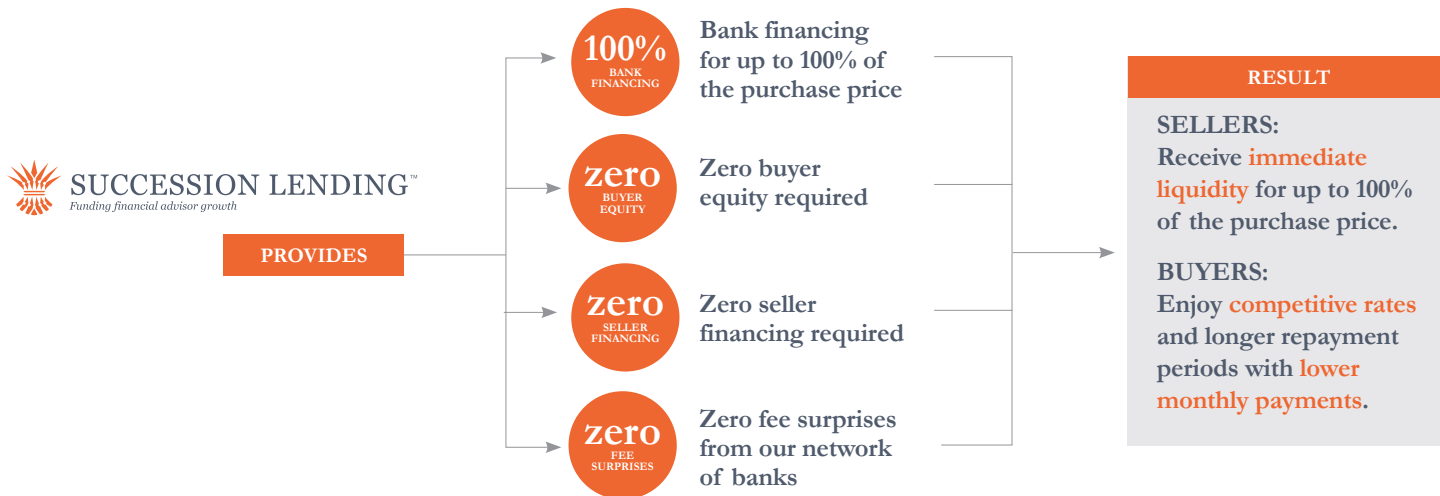


Of IBD advisors never retire



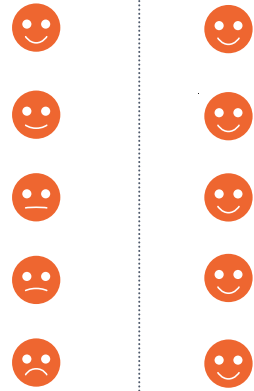
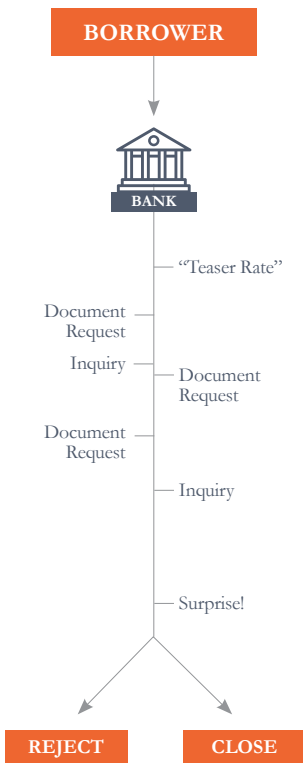
Buyers for every advisory practice seller

An estimated 100,000 financial advisors are set to retire by 2025, yet 90% of them will never sell their practice in a market where buyers outnumber sellers 50 to 1. Why? Historically, independent and registered investment advisor financing options at retirement were limited to buyer equity and a seller's note. As a result, sellers have no urgency to sell and buyers are faced with muted liquidity. This is resulting from buyer equity required for close and high monthly payments from short term seller financing. Bank financing provides immediate liquidity and lower monthly payments.



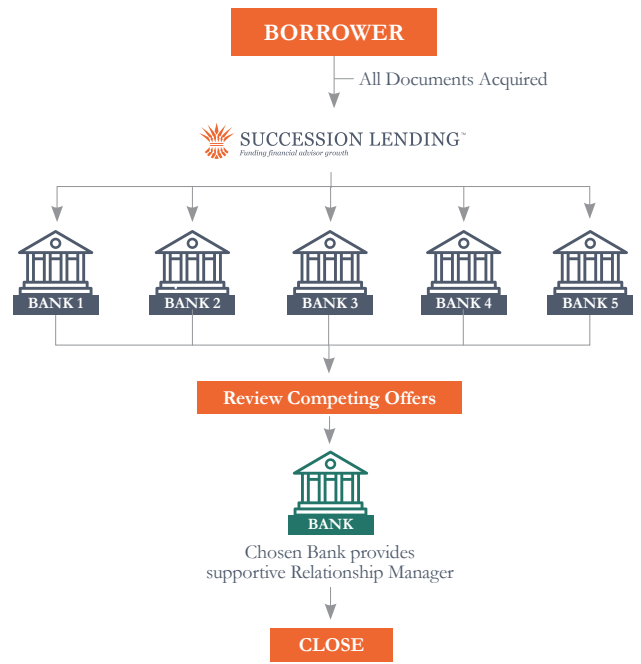
A New Component in the Borrowing Process: COMPETITION

TRADITIONAL BANK PROCESS 3-9 months to close



vs.

SUCCESSION LENDING PROCESS Close in under 1 month



COMPETITION REDUCES:

- Rates & Fees
- Time
- Multiple Document Requests
- Inquiries
- Surprises
- Stress

Loan Types

Succession Lending focuses exclusively on the financing needs of independent and registered investment advisors in the wealth management industry. Our Process funds five loan types:



Succession Lending's Standard Loan Structure*

<p>2% ORIGINATION FEE <small>(can be financed into loan amount)</small></p>	<p>7% FIXED</p>
<p>7-10 YEAR TERM</p>	<p>7-10 YEAR AMORTIZATION</p>

*This above constitutes a proposal and is not a commitment to lend. The fee, rate, terms, and conditions are for informational purposes only and will require formal credit underwriting and approval.

Succession Lending's CCH Funding Process

