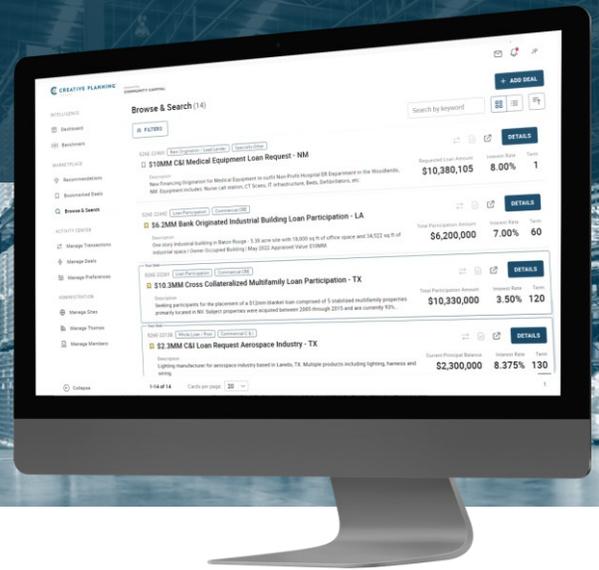


## Overview

# Client Lending Solutions

### Credit Sourcing Opportunity Overview



## Our Lending Solution

*Access + Expertise = Opportunity*

Creative Planning Lending offers direct, on-demand access national network of banking and lending institutions to provide access to an array of credit solutions to meet your clients' capital requirements.

Working with a nationwide network of > 1000 Banks, Credit Unions, and Non-Bank Lenders across the U.S., CP Lending delivers efficient, on-demand access to a broad range of solutions to support a diverse array of business and personal credit needs and opportunities.

The size, reach and diversity of the credit origination network, combined with the deep credit market experience and expertise of our dedicated service team, ensures that Creative Planning clients are provided with an array of more competitive and creative lending options than would be available through traditional methods and processes.

Our lending team will work closely with you and your client at every phase of the process: from identifying and defining your client's borrowing need(s) to sourcing and presenting options... and then guiding them through each step to closing.

*Dedicated online platform to anonymously source lending options for clients*

## Comprehensive Service

*End-to-End Loan Support & Expertise*

- ✓ **Nationwide Access** to a large, diverse lender network for every credit opportunity
- ✓ **More Options** available across loan and lender types provides more, better choices
- ✓ **Experienced Guidance** from our dedicated, in-house team of credit industry experts
- ✓ **High-Touch Support** tailored to each client opportunity to ensure desired outcomes

### > Learn More

For more information about **Creative Planning Lending**, please contact our lending team:

**Brandon Severino, Director of Lending**

- Tel: +1 (913) 742-7291
- Email: [brandon.severino@creativeplanning.com](mailto:brandon.severino@creativeplanning.com)

## Starting the Conversation

Starting a dialogue with your client regarding their lending need is an easy discussion that requires answers to only a few key questions. Once you have these answers from your client, you are in a good position to engage the Creative Planning Lending Team to help you and your client move forward with their borrowing request.

## Key Questions to Discuss with the Client

### 1 Starting the Client Conversation

- ✓ What is the **Loan Purpose?** (*Use of Proceeds*)  
*Understand the purpose of the loan / how your client would like to use the loan proceeds*
- ✓ What is the **Loan Size** needed? (*\$ Amount*)  
*Discuss the est. amount of capital needed: \$300K, \$10MM, or \$200MM?*
- ✓ Who is the **Borrower?** (*Individual or Corporate*)  
*Who or what entity is the likely to be the borrower for the loan?*

### 2 Loan Specifics

- ✓ What is the desired **Loan Term?** (*Length of Time*)
- ✓ What are the **Rate Expectations?** (*Target Interest %*)
- ✓ What asset(s) could be used as **Collateral?** (*Securing the Loan*)
- ✓ Can the client or other entities provide a **Guaranty?**

### 3 Broader Framework

- ✓ What is the targeted **Loan Closing Date?**
- ✓ Is there an existing **Term Sheet(s)** from Other Originator(s)?
- ✓ Are there **Existing Bank or Other Relationships** to consider?

### 4 Set Expectations & Define Next Steps

- ✓ Provide the client with a brief overview of the process and next steps in reviewing and processing their loan request.
- ✓ Once a request is initiated, it takes approx. 5-8 weeks to prepare/post the loan, gather interest from lenders and present offers to your client.

### 5 Initiate the Loan Request

Following the discussion with your client, you are in a good position to initiate the loan request and engage the Creative Planning Lending Team. Please reach out to the team directly, or [\*initiate a request here\*](#):

[Client Lending Request Submission Form](#)

## Loan Type Options

### Commercial & SBA

Broad offering of products for all business/related borrowing needs.

- **Commercial Real Estate** - loans for the purchase/refinance of a commercial property
- **Business & Commercial** lending - working capital, business acquisition/expansion, receivable or Insurance premium financing
- **Small Business Administration ("SBA")** loans are government-guaranteed business loans designed to support qualifying small businesses in financing growth.

### Consumer / SBLOCs

Provides individuals access to cash to fund specific or general needs.

- For funding ranging from personal expenses to real estate to other investment opportunities.
- These loans are often "**SBLOCs**" (*"Securities-Backed Lines of Credit"*) which enable a client to access capital by borrowing against their current investment portfolio  
*\* Beyond individuals, these loans are also available to trusts, corporations, LLCs and nonprofit clients*

### Specialty

Loans designed to support a diverse array of unique business or personal financing needs:

- **Aviation & Marine** – financing for new or used private aircraft or boats (personal/business use)
- **Franchise** – to finance/refinance franchised business operations
- **Equipment** financing to facilitate the lease or purchase of business equipment/machinery
- **Other** unique financing situations such as Oil & Gas, Minerals & Mining, etc.