



Access Capital with Clarity, Flexibility, and Confidence

A more strategic approach to borrowing —
integrated with your overall financial plan

1,450+ LENDERS | BANKS • CREDIT UNIONS • SPECIALTY FINANCE | BUSINESS & PERSONAL SOLUTIONS

Lending Solutions Designed Around You

Access + Expertise = Opportunity

Creative Planning Lending delivers a more strategic approach to borrowing—combining direct access to a nationwide network of lenders with experienced credit guidance to structure financing around your goals. Instead of navigating a fragmented market on your own, we centralize access, insight, and execution into a single, coordinated process built around you.

Whether you are investing, expanding, refinancing, or accessing liquidity, we help you:

- ✓ Explore more options across lenders, structures, and loan types
- ✓ Secure competitive, customized financing aligned to your needs
- ✓ Navigate the process seamlessly from initial strategy through closing

By pairing the scale of our credit network with deep market expertise, we unlock more flexible, creative, and competitive lending solutions than traditional approaches – ensuring your financing strategy supports your broader objectives.

Why Our Approach is Different

Most businesses and individuals rely on a single bank when borrowing. That often means limited options, generic structures, and terms that may not align with broader financial goals.

Creative Planning Lending takes a different approach.

We bring your opportunity directly to a curated national network of banks, credit unions, and specialty lenders – enabling your borrowing strategy to be evaluated, structured and executed more intelligently.

- ◆ **Broader Access.**
You are not limited to a single bank's credit box or terms
- ◆ **Structured for Success.**
Your opportunity is professionally structured before going to market
- ◆ **Better Outcomes.**
Multiple lenders compete, improving terms and flexibility
- ◆ **Guided Execution.**
You received guidance through underwriting, negotiation, and closing

How Clients Use This Solution

Finance a business acquisition // Structure real estate financing aligned with tax & investment planning
Replace or refinance existing debt with more efficient terms // Access liquidity without selling investments

CREATIVE PLANNING LENDING

A Better Way to Borrow



Define Needs

Discuss your goals



Structure

Select market approach



Source Lenders

Engage marketplace



Compare Options

Review proposals



Receive Funding

Access capital

Each step is coordinated with your advisor and our dedicated lending team to ensure alignment with your broader strategy and goals.

Comprehensive Lending Solutions

A full suite of loan types and structures supporting business, specialized and personal financing opportunities.

COMMERCIAL & SBA

Capital solutions to support business growth initiatives.

- **Commercial Real Estate**
Financing for the purchase or refinance of commercial properties
- **Business & Commercial Lending**
Working capital, business acquisition or expansion, receivable or insurance premium financing
- **SBA Loans (Small Business Administration)**
Government-guaranteed business loans designed to support qualified small businesses in funding growth.

SPECIALTY FINANCING

Targeted financing options for complex or unique financing needs.

- **Aviation & Marine**
Financing for new or used private aircraft, boats (personal/business use)
- **Franchise**
Finance/Refinance of franchised business operations
- **Equipment**
Financing for leasing or purchase of business equipment/machinery
- **Other**
Unique financing situations such as Oil & Gas, Minerals & Mining, etc.

PERSONAL & SBLOCs

Flexible capital for personal or strategic opportunities.

- 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

When this Matters Most



When timing matters...

More options and experienced support from our team drives better, faster outcomes



When flexibility matters...

Engaging with the broader market means a broader range of solutions



When your broader plan matters...

Access to multiple lenders, expert guidance, and advisor support delivers a more integrated plan

What Clients Say

Real experiences from sophisticated borrowers who chose the Creative Planning approach.

“The ability to access multiple lenders through one channel saved us time and resulted in terms we couldn’t have negotiated on our own.”

Michael R. | Real Estate Investor

“Have the opportunity to discuss our lending strategy with experts and our advisor gave us the confidence we weren’t compromising our long-term goals.”

Daivid & Laura M. | Family Business Owners

Early conversations lead to better outcomes. Talk to us about how Creative Planning Lending can support your financial strategy.

Ready to Discuss?

Schedule a Consultation

- **Online Booking:** <https://bit.ly/cp-lending>
- **Email:** Brandon.Severino@creativeplanning.com

SCAN ME

