



## **Business Directed Retirement Account**

A Business Directed Retirement Account (BDRA) allows you to invest your retirement assets directly into your new business without any penalties or taxable distributions.

### **Benefits Include:**

- No Penalties
- No Loans
- No Banks
- No Credit
- Debt-Free
- Complete Control
- Asset Protection
- Limitless Investment

“My wife and I were able to use **\$115,000** in combined retirement assets to start our business.”

“The thing that really helped was, when I got in touch with Diamond Financial, everybody was really confident. You could tell that everyone had done these types of transactions a number of times and were confident in all the steps. They really took the pain out of this part of the business process (financing).”

- Mack Miller, Massage Envy Franchisee  
Klein, TX



“The **\$61,500** trapped in my retirement account was unlocked by Diamond Financial.”

“The processing team helped take care of all the necessary paperwork with my input. They were able to help me liquidate my 401(k) to help start my business. They also told me how to structure my company to avoid any potential tax liabilities and everyone was very helpful!”

- Albert Wong, Dragon Monkey Properties Inc.  
San Francisco, CA

# What's the best choice?

	<b>Business Loan from Lender</b>	<b>Business Directed Retirement Account</b>
Interest Payments	A 1-2% Loan Origination fee. About 7% interest on average. On \$100,000 loan at 7% interest, you're paying \$7,000 in interest the first year alone.	<b>No interest payments. This is not a loan.</b>
Debt	An average commercial and industrial loan from small domestic banks is \$142,000. To pay off the loan in 10 years at 7% interest, it would cost about \$1,650 per month.	<b>The business starts debt-free allowing you to reach profitability faster.</b>
Personal Liability & Collateral	Most lenders want at least 40% of a small business loan collateralized. This puts your house and other assets at risk.	<b>No collateral needed. All personal assets are completely protected.</b>
Time To Receive Funding	A 2-6 month process involving appraisals, underwriting, and much more.	<b>As fast as two weeks. Typically 21 days.</b>
Potential For Denial	If you have poor credit, lack of collateral, lack of relevant business experience or poor business financials, banks have cause to deny you.	<b>No.</b>

# 5 Year Management Consultation

**Diamond Financial is proud to offer this service at no charge. What bank provides all of this:**

- Yearly Corporate Record Keeping
- Tax Planning Advice
- Legal Structuring Advice
- Exit Strategy Advice

**Stay focused on growing your business. We're focused on making your BDRA work for you.**



“The speed at which Diamond Financial completed the process was as fast as promised.”

## Got Credit?

- Sometimes your retirement funds aren't enough to get started
- Sometimes you don't want to use all of your retirement funds
- Sometimes a company develops a unique solution for your needs

## Welcome to Diamond Financial

### Combining a **BDRA** and our **Unsecured Business Finance** can:

- Increase your start up capital with zero collateral
- Start cash rich with a line of credit that has a 0% APR
- Manage your risk by starting the business with a hybrid structure
- Build relationships with the banks to re-finance down the road

“The processing team was always there when we needed them. I already have recommended Diamond Financial and the program to friends and family!”

- **Barry Singer**,  
Your-Mailbox-Store Owner  
Santa Clarita, CA

# The History

Diamond Financial has helped over thousands of small businesses get financing since 1996. With its history of successfully financing small businesses, Diamond Financial set out to address the needs of the BDRA market at a competitive cost.

In the market today, there are companies forming BDRAs that cut corners and put your company at risk. Recognizing these issues, Diamond Financial aligned itself with strategic partners to provide a higher quality product. Diamond Financial's BDRA program is the high quality and customizable retirement funding solution entrepreneurs were simply unaware could exist. What is the Diamond Financial difference?

# The Difference

## **Top Quality Legal Support**

Top attorneys in the field work directly with you to develop your plan.

## **5 Year Management Consultation**

We offer this service at no extra charge.

## **Custom Retirement Plan Design**

Our program customizes solutions for the most unique situations.

## **Access To Additional Funding**

We can combine multiple financing options to get the business every dollar it needs.

## **Audit Protection Guarantee**

Peace of mind knowing this process is completely safe.

# The Process

## **Establish a new C Corporation**

Unlike an LLC or S Corporation, the C Corporation is the only legal entity that makes this process possible.

## **Create a new 401(k) or Profit Sharing plan**

Attorneys create and develop a new retirement account based on your specific needs.

## **C Corporation adopts the 401(k) or Profit Sharing plan**

Just like any Fortune 500 company would.

## **Transfer old retirement assets to the new plan**

Our processing team works with your current retirement asset holders to properly transfer the funds to your new plan.

## **New plan makes private investment into C Corporation**

The new plan purchases stock in the C Corporation in exchange for money. The company has the capital it needs to grow the business and retirement plan owns stock in the company.





Let's get started.

Call (877) 508-2274

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**Be the investor  
and the owner**