

Yes, I am interested.* Please send me more information on using my investment funds to buy a business.

| | |
|------------------------|------------------------------------|
| Name: _____ | Business or Employer: _____ |
| Address: _____ | Title or Occupation: _____ |
| Address: _____ | Home/ Business Tel: () |
| City: _____ | Mobile Tel: () |
| State _____ | Fax Tel: () |
| Zip Code: _____ | e-mail: _____ |

* Your information will be forwarded to BeneTrends, Inc. They will contact you with the details.

Frequently Asked Questions

What types of people use this service?

Anyone who has a retirement fund and is interested in opening a business can benefit. We help individuals start new businesses, purchase franchises, purchase existing businesses, and in some instances raise capital for existing businesses.

Can I really use my retirement funds to open a business without taxes or penalty?

Yes, absolutely. For more info on how this works, read below.

How can I be sure it's legal? The concept of rolling over your retirement funds into your own business is authorized by statute and has been supported by more than 500 individual favorable letters of determination from the IRS. This statute was put into place with ERISA - the Employee Retirement Income Securities Act of 1974. Our program is a proven and efficient way to convert your retirement funds into a business of your own without penalties and taxes..

If it's legal, why didn't my financial advisor or broker recommend it?

Generally, brokers don't make commission on non-traditional investments. They may not even be aware that these types of investments exist.

My accountant (or lawyer) told me this can't be done. Why doesn't he know about it?

The provision of ERISA that permits this type of investment isn't widely known. However, we speak to attorneys, CPAs, personal investment advisors and other industry professionals every day. If your CPA or attorney has a question about the investment, we invite him or her to call us. We'll walk through the process together. When we do this, we invariably get the approval of industry professionals.

Why should I choose you over other companies that offer this service?

BeneTrends was the first company in the nation to offer this innovative financial product. The idea grew out of nearly a half century of experience in pension planning, benefit plan administration and the law, and is practiced by our team of knowledgeable professionals. Additionally, we are owned and operated by a licensed attorney. But most importantly, we are absolutely committed to customer satisfaction. We will work with you every step of the way, explain the process entirely, and handle all of the administrative work. We pride ourselves on the fact that our clients are completely satisfied.

What kinds of retirement funds qualify for this program? Defined benefit Plans, Cash Balance Plans, Money Purchase Plans, 401 (k) Plans, 403 (b) Plans, SEP'S SIMPLE Plans, IRAs, 457 Plans, Annuity Plans, Rollover Plans, Employee Stock Ownership Plans, Profit - Sharing Plans

What if I have more than one account with more than one broker? Not a problem. You can consolidate all of your retirement accounts.

Can I rollover by 401(K) plan from my current employer? Generally, no. You must terminate, or be about to terminate your employment.

Are there any kinds of retirement plans for which this doesn't work? Just two: distribution of death benefits from an IRA other than the spouse, or 457 plans for non-governmental agencies.

How does this work? What is the process? First, a C corporation is opened for your new company. Second, a

retirement plan is established for the C corporation. Next, your current retirement fund is rolled into the new plan. And last, the new retirement plan invests in your corporation. It's a perfectly legal process, but we highly suggest that you have a professional trained in the process handle the transaction for you.

This sounds like a long and complicated process. Is it? Not at all. In a simple phone call we will determine whether or not you're eligible for the program. Then, we'll conduct a phone meeting to discuss the particulars; it won't take more than a half hour. All of the paperwork can be handled via mail, email and fax. In about two weeks, you'll have your funds. It will take about 3 - 4 months to get a favorable letter of determination from the IRS.

Am I somehow cheating the IRS out of their share of taxes? Not at all. If your business is a success, you will be generating taxable income for yourself as well as those employed by your business.

Are you sure this isn't going to come back to haunt me later? It really can't; not with a favorable letter of determination. And we'll be happy to supply you with references for individuals who have filed taxes after starting businesses using this program.

What if the IRS changes the rules next year? There is no guarantee, but rarely are law changes retroactive. Letters of Determination are almost always "grandfathered in."

What does this cost? BeneTrends charges a very reasonable flat fee, regardless of the size of your investment, or the size of the company you're opening.