



## Use Your Retirement Funds to Start or Buy a Business

The most-commonly used source for business startup capital is personal savings, and for most, the biggest source of personal savings is retirement fund accounts. You can start your business debt-free by funding your business using your retirement account, without paying any taxes or interest or incurring debt to a lender. It's called ROBS, or Rollover for Business Startup.



### What Type of Businesses Can I Start or Buy?



Franchise



Products  
Services



Expand Your  
Business



Real Estate  
(no passive investments)

## ROBS Can Be Part of Your Funding Strategy

If you need additional capital for your business, the cash in your business provided by your retirement funds in the ROBS process may be considered your equity when you apply for a bank or SBA-guaranteed loan.

*"My business partner and I have funded three different companies using Accelefund. The service and guidance Mickey and his team provides has been invaluable." -MT*

### Retirement Funds Eligible for Rollover to ROBS Plan

- 401(k)
- 403(b)
- 457(b)
- IRA Accounts
- Government Thrift Accounts

\$50,000 minimum rollover

# Accelerate Your Business

Once your rollover is complete and your business is funded from your retirement account, your company can use these funds for almost any business purpose, including buying property and equipment, paying employee salaries, rent and buying a business or franchise. Check out a few customer stories.

## Get an Equity Injection

A licensed master electrician used ROBS as equity injection for an SBA loan to buy the company he worked for and became his own boss.

## Fund Your Business

A husband and wife used their IRA to start a coffee shop in rural Kansas. The wife will be the primary operator of the business.

## Make Your Dream Reality

An engineer left his corporate job and used ROBS to start a residential home building business.

## What Does a ROBS Plan Cost?

We charge a flat fee of \$4,500, which includes:

- Incorporation of your new business (you'll pay the state incorporation fee) and facilitation of the roll-over of your funds from up to three retirement accounts.
- The addition of a partner, spouse, family member, business associate and their retirement funds is simple and only costs an additional \$1,000.
- Preparation of documents to document your retirement account's investment in your business.

Your non-refundable initial deposit of \$1,000 will be your equity contribution to your new company. We collect the remainder of our fee after retirement funds have been rolled over to your new retirement plan and your company is funded.

Accelefund will also act as the service provider for your retirement plan. We will prepare and distribute the required reports and statements for your plan participants, prepare and help you file required government reports such as Form 5500, for a monthly administration fee of \$99. In addition, we facilitate your retirement plan's ERISA fidelity bond. For most of our clients, the cost of the fidelity bond is about \$100 per year.



## Why Choose Us?

Mickey Parker is a licensed CPA with many years of experience supporting successful businesses as a Controller and Chief Financial Officer. For over a decade, Mickey has advised small business owners across the U.S. on the use of retirement funds to start or buy a business.

- ✓ Expert Advice
- ✓ Fast Process
- ✓ Thorough Communication
- ✓ Competitive Rates

Take the next step, schedule a conversation, 913.274.1930.