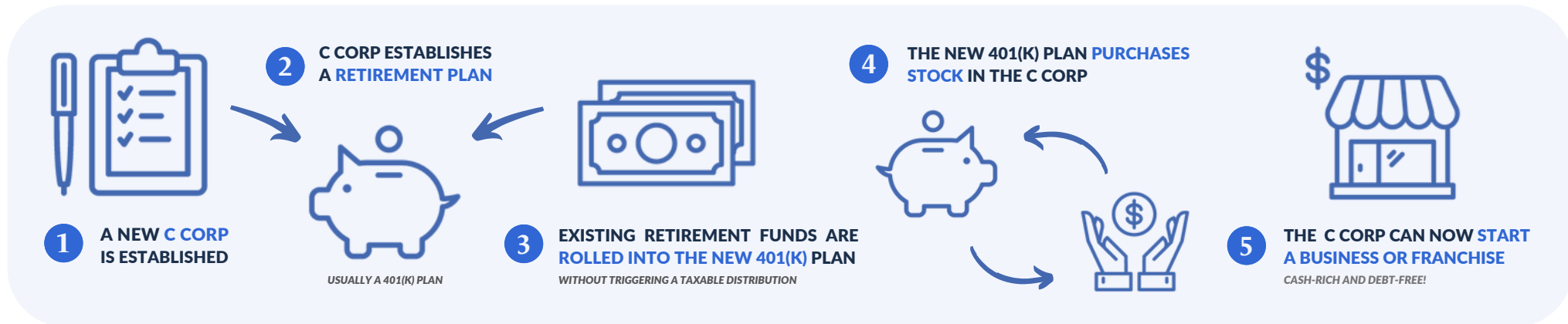


The **Rollovers for Business Startups (ROBS)** structure must be formed correctly in order to qualify under IRS code and generally involves five steps. Although complex, these steps can usually be completed in less than three weeks. Here's how it works:



The Five Steps to Rollovers for Business Startups (ROBS)

1. A new business is established as a **C Corporation (C Corp)**.
2. That corporation creates a **new 401(k) plan** that can purchase private stock.
3. Funds from the existing retirement account are **rolled into the new 401(k) plan** – *without triggering a taxable distribution*.
4. The 401(k) plan **purchases stock** in the **C Corp**, acting as an *angel investor*.
5. The **C Corp** acquires or **starts a business** using these funds. The new business is now **cash-rich** and **debt-free!**