

# PROFESSIONAL LOAN PROGRAM

## A LOAN PROGRAM THAT GIVES EMPLOYEES A WAY TO INVEST IN THEIR COMPANY

Would you like to offer your partners or employees the opportunity to share in your company's success? One of the most effective ways to do that is through a professional loan program. At First Republic, we can create a customized plan that simplifies loan application, funding and administration while also serving the interests of a partnership, company, firm or fund as well as all employee participants.

The professional loan can enable newly named partners of professional services firms to make their required capital contributions. It can also be used by the investing staff of private equity or venture capital firms to facilitate their individual fund contributions. The loan is just one of a portfolio of products offered by First Republic that make a primary banking relationship with us easy and seamless.

*Our professional loan program offers:*

- » Flexible terms that match the needs and type of funding required
- » Variable and fixed rate options
- » Interest-only payments during the draw period

Our goal is to provide flexible, responsive support that allows employees to continue to focus on building the business – while maintaining a stake in the outcome.

## WE OFFER A DISTINCT SERVICE ADVANTAGE

The features of First Republic Bank's professional loan program set it apart from the competition. Based on our extensive experience addressing the unique requirements of professional services, venture capital, private equity and other similarly structured firms, we can work efficiently to develop solutions that meet your needs. The entire process is quick and easy.

*Benefits of the First Republic professional loan program include:*

- » Streamlined loan application and approval process
- » Flexible loan amounts, advance rates and loan-to-value guidelines
- » Uniform reporting and recordkeeping
- » Turnkey professional loan program management
- » Attractive relationship pricing

## WHO CAN QUALIFY

*In order to qualify for a professional loan from First Republic, your firm and the borrower must meet the following criteria:*

- » Excellent credit history
- » Sufficient cash flow to meet both new and existing financial obligations
- » Sufficient liquidity and net worth to support loan request

## WHO CAN PARTICIPATE

*Companies and employees involved in these businesses can benefit from First Republic's professional loan program:*

- » Accounting
- » Architectural Engineering
- » Consulting
- » Financial Advisory
- » Investment Advisory
- » Investment Banking
- » Law
- » Medical
- » Private Equity
- » Venture Capital
- » Wealth Advisory

For more information, please contact your First Republic banker or call us toll-free at 1-800-392-1400.  
We'd welcome an opportunity to discuss our professional loan program with you.