

## High Net Worth

SG Credit Partners serves as a lending partner to high net worth entrepreneurs requiring liquidity or bridge loans with speed to close.

INVESTMENT CRITERIA	
<b>Loan Size</b>	\$1M - \$10M+
<b>Term</b>	6-24 Months
<b>Security</b>	First Lien   Second Lien   Unsecured
<b>Structure</b>	Flexible, interest-only term loan structures around business and personal collateral
<b>Rate</b>	Mid-teens+ based on security & structure

BORROWER PROFILE	
<b>Key Metrics</b>	Asset rich, outside business net worth
<b>Use of Funds</b>	Business turnarounds, taxes, litigation, partnership dissolution, acquisitions, and other short-term needs
<b>Underwriting</b>	Sufficient net worth, dedicated collateral, future liquidity events
<b>Collateral</b>	Will consider multiple forms: RE, marketable securities, annuities, private shares, other esoteric assets

## The SG Standard

### TAILORED SOLUTIONS

Flexible structures to meet your specific needs

### NON-DILUTIVE CAPITAL

Preserve ownership and grow your equity

### SPEED & CERTAINTY TO CLOSE

No red tape  
Streamlined due diligence  
2-3 week timeline

## Case Studies

### PHARMACEUTICAL PRODUCTS

\$3.5M

First Lien

#### Situation ACQUISITION

Finance acquisition of corporate divestiture involving four prescription pharma products

#### Key Metrics

- Marketable securities and residential RE as collateral
- Funded within 2 weeks

### PRE-REVENUE STARTUP

\$2M

Second Lien

#### Situation GROWTH CAPITAL

Founder seeking non-dilutive growth capital to fund two pre-revenue startups

#### Key Metrics

- Former executive with significant net worth held in private shares
- Funded within 6 days

### SOUTHWEST RESTAURANT CHAIN

\$3M

Second Lien

#### Situation WORKING CAPITAL

Additional liquidity needed for business operations and bridge to CRE sale

#### Key Metrics

- Second mortgages on multiple properties
- Funded within 2 weeks