Product Guide

P&L Capital
CAPITAL FOR THE WORK AHEAD

Business Term Loans

A lump sum of capital borrowed from a lender that is repaid over a fixed period with regular payments.

MAX FUNDING AMOUNT $5k – $10M	FUNDING TERM 3 Months – 10 Years	APR/FACTOR RATES Starting at 1–4% Monthly
SPEED 1–3 Business Days	CREDIT SCORE 550+	TIME IN BUSINESS 1 Year+
REPAYMENT TERM Daily, Weekly, Monthly		

PROS

- ✓ Fixed monthly payments
- ✓ Longer loan terms
- ✓ Less than perfect credit accepted
- ✓ Use for a variety of business purposes

CONS

- ✗ Possible prepayment penalties
- ✗ Could require more years in business
- ✗ More requirements than most short-term loans
- ✗ Same payment even when business is slow

SBA Loans

Government-backed loans offered through approved lenders, providing businesses with low-interest, long-term financing.

MAX FUNDING AMOUNT $50k – $10M	FUNDING TERM 10 – 25 Years	INTEREST RATES Starting at Prime + 2.75%
SPEED 4–12 Weeks Funding Time	CREDIT SCORE 675+ (640+ for CRE Loans)	TIME IN BUSINESS 5 Years+
REPAYMENT TERM Monthly		

PROS

- ✓ Lowest interest rates
- ✓ Longest repayment terms
- ✓ Use for a variety of business services

CONS

- ✗ Lengthy approval process
- ✗ Large amount of paperwork
- ✗ Might require collateral
- ✗ Excellent credit required

Business Line of Credit

Flexible financing option that gives businesses access to a set amount of funds, allowing them to withdraw as needed and only pay interest on the amount used.

MAX FUNDING AMOUNT $1k – $1M	FUNDING TERM Up to 36 Months	APR/FACTOR RATES Starting at 1% per month (Interest Only available.)
SPEED 1–3 Business Days	CREDIT SCORE 575+	TIME IN BUSINESS 1 Year+
REPAYMENT TERM Weekly, Monthly		

PROS

- ✓ Only pay on what you draw
- ✓ Draw funds immediately
- ✓ Use for a variety of purposes
- ✓ Unsecured lines available
- ✓ Less than perfect credit accepted

CONS

- ✗ Limited credit line amount; it might require collateral*
- ✗ Higher interest rates with bad personal credit
- ✗ Unsecured lines of credit come with higher rates
- ✗ Might require personal guarantee*

plbusinesscapital.com

Mon–Fri 9a–6p ET · St. Petersburg, Florida

peter@insurancepyl.com (727) 336-0680

P&L Capital is the financing brand of P&L Insurance LLC. Loan products subject to credit approval and underwriting. Figures shown are typical ranges and may vary. *Varies by lender.

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Equipment Financing

Provides funding for purchasing or leasing equipment, allowing businesses to spread the cost over time while preserving cash flow.

MAX FUNDING AMOUNT Up to $10M per piece	FUNDING TERM 1 – 10 Years	LEASE RATES Starting at 6.5% (SBA) – Private Lender 7–15% average
SPEED 1–2 Business Days	CREDIT SCORE 550+	TIME IN BUSINESS 6 Months+
REPAYMENT TERM Monthly		

PROS

- ✓ Get access to funds quickly
- ✓ The approval process is easy
- ✓ Less than perfect credit score accepted
- ✓ The asset is used as collateral
- ✓ Borrow up to 100% of market value

CONS

- ✗ It might be obsolete before the loan is repaid
- ✗ Possible prepayment penalty
- ✗ Depreciation may prevent deducting full costs on tax returns each year

Merchant Cash Advance

A lump sum of cash in exchange for a percentage of future sales, typically repaid through daily or weekly deductions.

MAX FUNDING AMOUNT $5k – $5M	FUNDING TERM 3 – 24 Months	FACTOR RATES Starting at 1–6% Monthly
SPEED 1–2 Business Days	CREDIT SCORE 475+	TIME IN BUSINESS 6 Months+
REPAYMENT TERM Daily, Weekly, Bi-Weekly		

PROS

- ✓ Get access to capital quickly
- ✓ The approval process is easy
- ✓ Less than perfect credit accepted
- ✓ Use for a variety of purposes

CONS

- ✗ Higher rates & fees than with traditional loans
- ✗ May have to change merchant services provider
- ✗ A shorter repayment term may reduce working cash flow

Accounts Receivable Factoring

The sale of unpaid invoices to a third party at a discount in exchange for immediate cash, improving cash flow without waiting for customer payments.

MAX FUNDING AMOUNT $250k – $25M	FUNDING TERM Up to 24 Months	APR/FACTOR RATES Starting at 1% p/mo
SPEED 1 – 2 Weeks	CREDIT SCORE 500+	TIME IN BUSINESS 1 Year+
REPAYMENT TERM Daily, Weekly, Monthly		

PROS

- ✓ Get paid on your invoices and receivables in advance
- ✓ Invoices and receivables are treated as collateral
- ✓ Credit is based on the business that is invoiced
- ✓ Use for a variety of business purposes

CONS

- ✗ Higher rates & fees than with traditional loans
- ✗ Fees are based on how long your customers take to pay your invoice

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