



INVESTMENT ADVISORY CASE STUDY

A successful investment advisory firm secured a \$60 million loan facility through Live Oak Bank. The business leveraged this capital to refinance existing debt and set up an acquisition facility. With this influx of capital, along with the business owner's several decades of industry experience and significant influence within the industry, the business is well positioned for future growth.



Challenge

- Finding a financing partner with the ability to lend a substantial dollar amount
- Finding a financing partner with the ability to lend a significant dollar amount for future acquisitions on top of the refinance



Solution

- Live Oak was able to facilitate not only the refinance of significant existing debt, but was able to put together a flexible and robust acquisition facility for this impressive customer



Outcome

- The customer was able to lower their overall carrying cost by refinancing into a more competitive structure with Live Oak Bank
- The customer was able to maintain all of their equity by choosing debt over an equity partnership
- The customer is poised for future growth opportunities with ample capital on hand
- Live Oak Bank and this customer set a precedent for successful advisory firms at the cusp of scale. No longer is the only option private equity. Firms can grow to significant scale without having to sell equity to raise capital for inorganic growth

Deal At-A-Glance

Business Type
Investment Advisory Firm

Loan Amount
\$60,000,000

Wins
Lower carry cost via refinance, kept all of their equity, ready for future growth with capital on hand, partnership with Live Oak set an industry precedent

“It was a pleasure to do business with Live Oak Bank and their team of investment advisory lending experts. They truly understand the financial services space. From day one, they provided amazing follow through and client service — a rarity of sorts these days. Beyond Live Oak's exceptional approach to customer service, we were pleased with the competitive rates and overall “can-do” attitude.”

– Borrower

To learn more or to contact a member of our team, visit liveoakbank.com