

3 Reasons to Add Renewable Notes to Your Capital Structure

1 INTEREST RATES

You issue renewable notes at the interest rates you choose, independent of institutional market forces.

2 BENEFITS

Enhance Your Liquidity

Established companies can raise millions of dollars annually

Diversify Your Funding Sources

Hundreds of loyal retail investors become your proprietary source of capital

Preserve Your Access To Capital

Reliable capital during turbulent markets even when other funding sources dry up

3 FEATURES

- Unsecured
- Subordinate to all other debt obligations
- Terms range from three months to ten years
- Callable anytime at par in whole or in part
- Single covenant - *no cash dividends will be paid to company shareholders if the notes are in a declared payment default*
- No equity component (*e.g., not convertible, no warrants*)
- Staggered maturities (*i.e., no hard refinancing date*)
- Publicly registered
- You set and reset interest rates during the offering to achieve your cost of capital goals
- You vary the funding velocity to match your liquidity requirements

Redwater provides turnkey administrative and marketing services to SEC-reporting companies that want to raise flexible, cost-effective debt capital by issuing renewable unsecured subordinated notes to retail investors.