



ARTIST GROWTH

AG*Finance* | Powered by **Pinnacle**

Cash Flow, Simplified

QUICK. EASY. TRANSPARENT.

Artist Growth & Pinnacle Financial Partners have joined together to deliver the most artist-friendly and streamlined access to capital for live entertainers.

No more advances that limit options. No more struggling to find tour support. If your artists have scheduled shows with contracted guarantees, they can get cash to support their goals and invest in their business.

How Does it Work?

Your client's agency uploads event routing and guarantees into Artist Growth. Artist Growth gives Pinnacle access to your data for review. The amount of capital available is directly tied to confirmed guarantees for upcoming shows. Once approved, Pinnacle will advance a loan to the artist's business account ready to draw.

WHAT CAN WE USE THE MONEY FOR?

Buy new touring vehicles. Put down a deposit on merch inventory. Pay for musicians and studio time?. Lease more production gear. Basically anything related to growing your music business



The future of Artist Management Software & Live Entertainment Financing

Artist Growth's management platform integrates multiple software systems, enabling streamlined organization and dissemination of information, as well as the ability to leverage your artist's data for programs like *AGFinance*, a partnership with Pinnacle Financial Partners.



AGFinance Powered by Pinnacle™

Frequently Asked Questions

Is there a limit to how much money we can access?

Yes. The amount an artist can borrow is based on the number of contracted shows on their calendar and the amount of the guarantees associated with them. Our goal is to enable artists to keep their business moving forward without costly alternatives or dipping into personal savings. We see ourselves as part of our clients' teams, and the health of their business matters to us.

How is this different than getting a normal bank loan?

This program is designed specifically for performing entertainers. The underwriting of loans is done against tour guarantees. This means you can get a loan quickly, without needing to submit personal financials. Quick. Easy. Transparent.

What can we use this loan for?

Production costs, payroll, travel, equipment -- any tour related cost.

What does it cost?

An annual subscription to Artist Growth plus the loan interest and fees. The loans are based on competitive interest rates and are reflective of the stage of a performer's career.

Do I need an agent?

Yes. At this point, the approved agents are WME, Paradigm, UTA, CAA, and Billions. More agencies are being added on an ongoing basis.

Will you finance any size tour?

Yes, assuming you have an approved agent and a business manager who can demonstrate your tour business viability.

What are loan amounts based on?

Loan amounts are based on a percentage of guaranteed tour revenues, up to 18 months into the future. Repayment terms coincide with performance schedule. Rates, terms and availability are determined by Pinnacle Financial Partners at the time of application.

ABOUT

Artist Growth

Tour Management Software

Artist Growth provides tour managers, artist managers, business managers, agents, labels and tour service providers with an all-in-one platform for music business and tour management. Their modern, cloud-based software is designed specifically for the needs of managing an entertainment tour business.

ABOUT

Pinnacle Financial Partners

Entertainment Banking

Member
FDIC

A leading financial services firm for the entertainment industry, Pinnacle has become a go-to bank for artists, labels, publishers and other entertainment professionals. Their Financial Advisors work with artists and songwriters at every stage of their careers, offering start-to-finish financial services unmatched in the space.