

Celebrate Utah companies that made the

2014 Inc. 500|5000

Utah has 86 companies listed on this year's *Inc.* 5000, which ranks the fastest-growing private companies in the nation. Of these, 14 companies were among the top 500 companies, which means they're included in the *Inc.* 500.

Connexion Point is the best-ranked Utah company at No. 86. Following them are Alliance Health at No. 104, VRx at No. 124 and Buy PD at No. 149. Goal Zero rounded out Utah's top five companies at No. 150.

The 2014 *Inc.* 5000 is ranked according to percentage revenue growth when comparing 2010 to 2013. To qualify, companies must have been founded and begun generating revenue by March 31, 2010. Additionally, they had to be U.S.-based, privately held, for-profit, and independent—not subsidiaries or divisions of other companies—as of December 31, 2013.

Companies on the *Inc.* 500 are featured in *Inc.*'s September issue.

Meet a Few of Utah's Inc. 500|5000 Companies

Rank	Company
149	BuyPD www.buypd.com
254	Boostability www.boostability.com
339	OnSite Care www.onsitecareclinics.com
408	Peak Capital Partners www.peakcapitalpartners.com
851	CPC Diversified Fund www.cachepivatecapital.com
1038	Landmark Home Warranty www.landmarkhw.com
1211	3 Key Elements www.3keyelements.com

Rank	Company
1604	Home Base Appraisal MGMT www.homebaseamc.net
2289	Veritas Funding www.vfund.com
2686	Costa Vida www.costavida.com
3363	VLCM www.vlcmtech.com
4163	Spectra Management www.spectrabenefits.com
4257	Academy Mortgage www.academymortgage.com
4595	BidSync www.bidsync.com



For the Utah companies
who made the list.

Insights into Cache Private Capital with CEO Dale Munson



CACHE PRIVATE CAPITAL

Tell us a little about how Cache Private Capital (CPC) was founded.

Early on in my Financial Advisor career with LPL Financial and JP Turner I found myself caught up in selling products that were largely tailored for advisors, companies and managers, but not the investor. Some products



Dale Munson, CEO

would trap investors by hidden fees and back-end sales charges. Other products limited upside potential for downside protection. Even as an advisor there was little if any transparency readily available and getting to the bottom number was nearly impossible. Products seemed to be tailored to line company's pockets in both the private and public sectors. In large part, I found myself selling products I didn't like, didn't believe in, believed I could do better than and went against the core values of who I was and how I thought business should be done. I was frustrated, and believed I could do better for those investors that were entrusting me with their financial growth, and more importantly their financial security.

So, what are the things you felt were most important in creating a financial product?

First, to have one clear path to be successful. If someone touts they have five ways to make you money, run. Important product specifics that I believe investors care about include; Security compliance, principal protection, unlimited profit participation, transparency, non-leveraged, no lock-up periods, diversified assets, performance based management fee. Some would say "your business model is too idealistic", I would counter, "it is a better way to do business". It was out of this idealistic view that Cache Private Capital was born.

So what does CPC do?

CPC created an investment product that is designed for investors to fully participate in any profit potential with as much transparency and few strings attached as possible. It was with that in mind that CPC developed its first core product Cache Private Capital Diversified Fund.

What is CPC Diversified's primary business?

CPC Diversified is a non-leveraged fund providing 1st position senior secured-asset loans to companies for their short-term funding needs.

Why Senior Secured loans?

In order to create wealth you must first preserve wealth. Senior secured debt is highest in the pecking order if a company hits hard times, fails or struggles to repay debt. This means senior secured loans are the safest of all corporate investments in a downside scenario. As an example:

When giant U.S. automaker General Motors went into bankruptcy, shares of GM, which peaked above \$90 in 2000, became worthless. Unsecured bond holders did not fare much better and virtually saw a complete loss of principal. However, during bankruptcy court proceedings it was determined that all amounts outstanding under GM's secured debt (close

to \$6 billion) were to be repaid in full. In other words, while equity and bondholders forfeited billions, investors in secured loans were made whole, even in the direst of financial circumstances.

Why Non-Leveraged? Wouldn't taking a reasonable amount of leverage at today's cheap prices be prudent to creating higher returns?

I would agree, on the surface leveraged funds seem an appealing avenue for enhancing investor returns. In fact, many of today's fund managers have already forgotten the past mistakes of others and are again injecting risk into their portfolios for greater profits. Unfortunately, levered funds typically come to rely on the enhanced margins created to produce investor returns, and ultimately compromises investor's real safety. If you are leveraged, your first position lien is NOT first position anymore.

Who Manages all this?

Drawing on my experiences in life I knew assembling a quality team that shared the same core values and passion would be critical. Over the now

more than 6 years of CPC's existence, a talented team of professionals with great integrity and skillsets in multi-faceted areas has been assembled. This team I rely on to draw

recommendations, insights, advice and direction to ensure decisions are well informed and reflect the best possible outcomes for the direction of the company.

In today's world of misrepresentations and fraud, what advice can you give potential investors?

There are many landmines out there that make it extremely difficult for today's investors to make wise investment decisions. When considering an investment, I would urge first checking with local and national securities regulators who often post complaints and investor warnings online. Make sure the investment you consider maintains the proper filings with security regulators and inherent risks are disclosed. Inform yourself of all the "strings attached" and make sure you are comfortable with worst case scenarios. Lastly, ensure products you consider have audited financials and transparency in their operations about where your money goes.



CPC Diversified Fund is located at 126 W. Sego Lily Dr., Sandy, UT 84070
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