



Higher Yield Fixed Term Payments

DCF INCOME PAYMENTS:

Secure income for a safe financial future

DCF
EXCHANGE

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You're in search of smart solutions to diversify your portfolio, achieve higher yields and generate new income payments. DCF Exchange is ready to help.

DCF Income Payments Offer an Answer

Good news. DCF Income Payments aren't just for retirement. They're a smart purchase for any safety conscious investor, from a settlement recipient, to a millennial couple just starting out, to a Boomer looking for a steady income in retirement.

INCOME NOW

Income payments starting within a few months.

INCOME LATER

Income payments starting 3-10 years in the future.

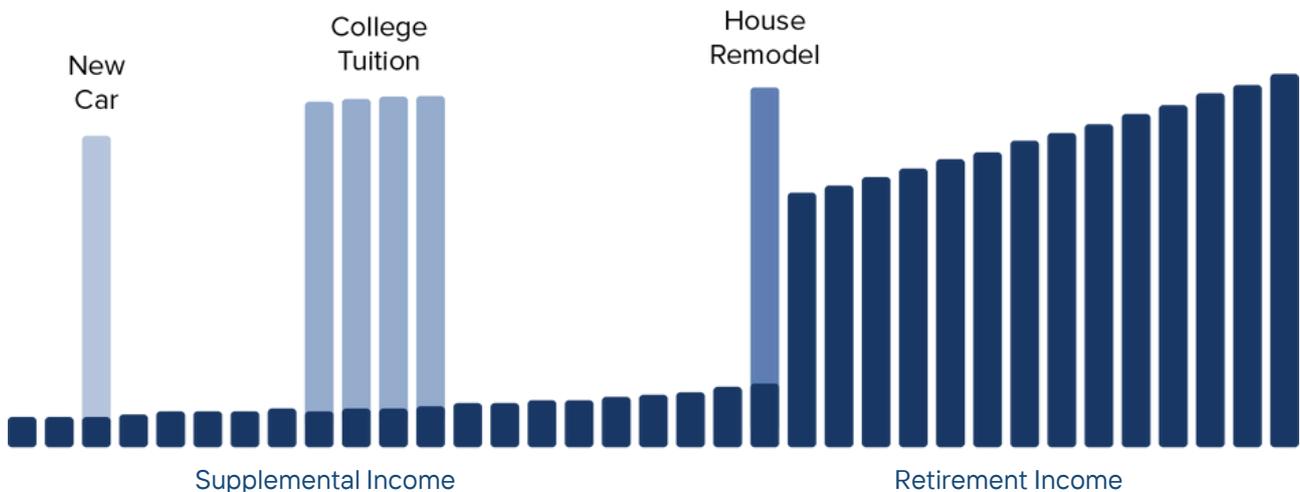
LUMP SUMS

A single payment made to the buyer in the future.

When compared to other guaranteed assets, DCF Income Payments consistently outperform.

DCF Income Payments are perfect for supplemental and retirement income needs, to cover living costs, special needs, and retirement expenses. Using multiple income streams, you can build your own personal pension with superior tax deferral and higher yield.

Timing DCF Income Payments



Higher Yield = Lower Price

Higher yield DCF Income Payments mean a lower price for secure income for you. A payment stream at a 6% yield costs less than the same payment stream at a 4% yield. So, you get more for your money with DCF Income Payments.

Individual, IRA and Institutional Buyers

DCF Income Payments can be used for fixed income in both individual and IRA accounts, and in settlement planning. In addition, many institutions use these assets to achieve a stable yield in pension and endowment portfolios.

No Fees? No Way

DCF Income Payments cost less than comparable investments, both initially and over time. There are no hidden asset management fees or annual charges. The only cost is a nominal charge for payment servicing when payments are received.

For buyers using qualified funds, even our preferred IRA custodian - GoldStar Trust - has the lowest fees in the industry, while offering the best service. We've got you covered!

Best In Class Business Structure

Our payments provide the baseline income essential to the financial plans of our clients.

Naturally, we secured advice as dependable as the carriers that make the payments.

- Due diligence review by expert counsel
- Payment servicing by an FDIC insured bank
- Regulatory advice by former SEC counsel
- Tax advice by a major accounting firm.

How DCF Income Payments Originate

DCF Income Payments are comprised of payments backed by guaranteed structured settlement annuities from top quality insurance companies.

Individuals sell their payments to us in a court ordered legal process. We perform extensive due diligence to ensure compliance with IRS regulations, state specific transfer statutes, and court proceedings to ensure that each payment is safely transferred to you.

We distribute these payment streams through a nationwide network of financial advisors and institutions.



Top Rated Insurance Carriers

DCF Income Payments come from top rated insurance companies like **Met Life, Transamerica, Berkshire Hathaway, Prudential, and John Hancock.**

With DCF Income Payments, you will only find companies you are familiar with and that you can trust.



Ready to get started? Here's How.

Step 1 is knowing what you want, because DCF Income Payments pay as scheduled to you or to your heirs.

- Need Income now? Look at the Immediate Income inventory.
- Need income in the future? Look to the Deferred Income inventory.
- Need safe growth and future options? Look at the Lump Sum inventory.

Your advisor has access to our industry-leading technology platform and web-based inventory system. Our suite of tools provides all the details on currently available payment streams, including illustrations, payment schedules, and reservation forms.

You'll see the exact amount of every payment, including any step-up Cost of Living Adjustments (COLAs), the yield (Internal Rate of Return) and the purchase price calculated to an estimated closing date.

An Example of an Available Payment Where Income Starts Immediately

DCF Income Payments come in a variety of maturities and payment lengths. Here's an example of an "Income Now" payment stream that starts right away.

New York Life – 11 Yrs - In Stock – New!

- **\$459,583.60** purchase price – 6.00% yield – \$672,904.20 total payout

- 132 monthly payments of \$4,378.22 starting 06/01/26 ending 05/01/2037 - 3.0% COLA

More Info
ID# 5D200113A

All currently available payments are listed in our web-based inventory system, and display whether they're In Pipeline, In Review, or In Stock.

Splits and Portions of Payment Streams

We are able to split lump sum and income streams to suit your needs. You can acquire just a percentage of a lump sum case, or divide the purchase of an income stream between your IRA and non-qualified funds. Contact your advisor for details.

Status	Description
In Stock	An "In Stock" case is fully approved, reviewed, and ready for immediate sale.
In Review	An "In Review" case is in the final stages of our legal review process, and typically ready to close in 5-10 days.
In Pipeline	An "In Pipeline" case may take 30 days or more to close. There's no cost to reserve a case and no cost to you if the case is not approved.
48-Hour Hold	A payment marked as "48-Hour Hold" has been held temporarily for another party. Feel free to contact your advisor to place a backup hold.
Reserved	Payments marked as "Reserved" are committed but not yet closed. We do accept backup offers, so feel free to review the "Reserved" list.



Our Purchase Process

DCF Income Payments are available to purchasers of any age. The reservation form for each payment is available from our website for easy download.

The reservation form details the specific assigned payments and the purchaser's information we need to complete the transaction. There's no deposit required to reserve a payment and no cost if a case is not approved.

Once a payment is ready to close, we prepare the Closing Book. It lists the exact closing price and date, along with transfer documents, wire instructions and assignment to the purchaser.

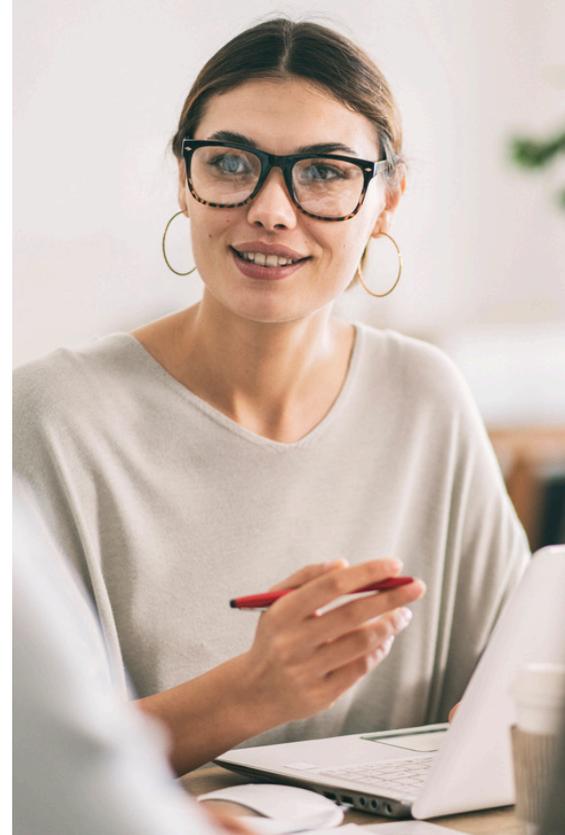
The Purchaser Closing Book includes the following:

1. Purchaser documents, including the Sale Agreement, Payment Servicing Agreement, IRA Direction of Investment (if applicable), Disclosure Memorandum, Split Payment Summary and Amortization Payments Table
2. Securities, Tax and Court Transfer Legal Opinions
3. Court and Carrier Documents, including Transfer Acknowledgement or Stipulation Agreement, Court Order, and Original Confirmation of Benefits Letter
4. Seller, Intermediary, and DCF Purchase and Assignment Agreements

The Closing Book is sent to you by DocuSign. You and your advisor can review the entire Closing Book before electronically signing and initiating the wire transfer to purchase the payment stream.

For IRA purchasers using qualified funds, the Closing Book will include a Direction of Investment form authorizing the transaction with the IRA custodian, and GoldStar Trust Company is our preferred self-directed IRA custodian.

In addition, all purchase funds are handled in a dedicated escrow account, administered by the escrow department at GoldStar Trust Company.



About GoldStar Trust Company

GoldStar is the trust-only branch of a \$4B Texas bank and a national leader in self-directed IRA and alternative asset administration.

GoldStar's exceptional customer support make them the clear choice for your escrow, payment servicing and self-directed IRA administration needs.

goldstartrust.com





The Role of GoldStar Trust

GoldStar Trust Company plays three distinct and critical roles in your purchase of a DCF Income Payment.

First, for purchasers using qualified funds, GoldStar Trust is our preferred self-directed IRA custodian. The IRA department handles self-directed transactions in a wide range of industries with service and value second to none.

Second, GoldStar Trust's is our escrow agent. With each purchase, you will fund into a segregated account where all purchaser funds are handled in a regulated Bank and Trust environment.

Third, GoldStar Trust's disbursement department monitors each payment. Payments from carriers are received by GoldStar and sent on to individual purchasers by direct deposit.

Payment servicing with GoldStar Trust offers a host of benefits, such as:

1. Easy administration of estate and probate for heirs, successors and beneficiaries
2. Easy payment transferability after purchase
3. Easy account administration for bank and address changes

Throughout the DCF Income Payment lifecycle, GoldStar offers the security and stability of a fully regulated Bank and Trust escrow intermediary.



Risks

DCF Income Payments are subject to interest rate risk. Market interest rates may rise while the return of DCF Income Payments remains fixed. There are several ways to hedge against this risk, including but not limited to, laddering of different assets, and limiting exposure to any single asset class.

DCF Income Payments cannot be surrendered directly with the insurance carrier. DCF Exchange can facilitate the resale of payment streams for purchasers, at market rates at the time of such resale, but DCF cannot guarantee the timeline, completion, or pricing of resales.

DCF Income Payments are fixed rate receivables. The strength of a payment stream is directly related to the financial strength of the insurance company that issues that payment.

All references to guarantees are subject to the claims paying ability of the individual insurance carriers. DCF Income Payments are not deposits and are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other government agency or guarantee fund.

DCF Income Payments are not securities. DCF Exchange LLC, does not sell or offer any securities. These materials are not a recommendation to buy or sell a DCF Income Payment. DCF recommends you consult with your financial and tax professionals to assist with your decisions regarding investment suitability and to understand the possible tax implications associated with the purchase of a DCF Income Payment.

We're DCF Exchange.

- Smart solutions to diversify a portfolio
- Higher yields than traditional, safe investment vehicles
- Uncorrelated returns from high credit carriers.

From settlement recipients to first-time investors to retirees, DCF Income Payments ensure a dependable financial outcome for safety-conscious investors.

We're here and ready to help.

