

# Are CD's Holding You Back?

*DCF Income Payments Yield More*

Compare New Issue 5 Year CD to  
5 Year Lump Sum from DCF Exchange

## 5 Year CD

**\$100,000**

PURCHASE PRICE

**\$124,616.19**

PAYOUT

**4.9%**

INTEREST RATE

- TAXABLE EVERY YEAR
- LOWER YIELD
- EARLY WITHDRAWAL PENALTY

## DCF Income Payments

**\$100,000**

PURCHASE PRICE

**\$141,384**

PAYOUT

**6.0%**

INTEREST RATE

- ✓ HIGHER PAYOUT
- ✓ HIGHER YIELD
- ✓ MORE TOTAL INCOME

DCF Income Payments Offer  
More Income and Higher Yield

*Higher yields mean lower prices.  
DCF Income Payments just cost less.*

## Why DCF Income Payments?



**SECURE GUARANTEED  
PAYMENTS**



**ALTERNATIVE  
TO BONDS, CD'S &  
ANNUITIES**



**TOP-RATED INSURANCE  
CARRIERS**

*Contact your advisor to learn how DCF Income Payments  
from the DCF Exchange can work for you.*

*This is for educational purposes and is not a guarantee of future results. Rates subject to change*