Secondary Market Annuities
THE SECRET TO WRITING $3MM WITH JUST 3 CLIENTS
The Secret to Secondary Market Annuities

Secondary Market Annuities offer guaranteed payments at a discount, helping your clients achieve maximum financial output while minimizing cost.

What Are Secondary Market Annuities?
The term, ‘Secondary Market Annuity,’ refers to guaranteed future payments for sale by individuals for cash today. The payment stream is an in force, guaranteed receivable that your clients can buy today at a significant discount.

The secret behind Secondary Market Annuities is that they come with yields that are 1-4% higher than comparable assets. Simply put, they offer higher returns with the same low risk as other fixed term annuities. When people discover this market, they never buy just one contract!

Why are they called Secondary Market Annuities?
The term, ‘Secondary Market Annuity,’ makes more sense than, ‘Factored Structured Settlement,’ or, ‘Previously Owned Annuity,’ or even, ‘In Force Annuity.’ Because it's easier to say, ‘Secondary Market Annuity,’ or, ‘SMA,’ is now an industry standard.

Why Is The Yield Higher?
The high yield available to your clients from SMAs stems from the seller’s need to sell their payments now, and willingness to do so at a discount. The seller's loss can be your client's gain.

What Are The Benefits Of Secondary Market Annuities?
Secondary Market Annuities offer all the benefits of a primary market guaranteed annuity. These include:

• Guaranteed, period certain payments
• No exposure to market volatility
• Protection of principal
• Top quality credit

SMAs Are Unique
SMAs can accomplish all the above with yields that are 1-4% higher than comparable primary market assets. They are truly, “Income Tomorrow, On Sale Today.” SMAs are a refreshing, high yield alternative to other guaranteed financial products.

For more information please call (877) 321-7927 and than@dcfexchange.com.
How Can SMAs Help Your Clients?

Secondary Market Annuities address the needs of a variety of clients.

For example:
• Long Term Lump Sums are perfect for qualified funds
• Institutions use Long Term Lump sums to provide guaranteed yields to otherwise volatile portfolios
• Lump Sums and Deferred Income are attractive to younger savers who would rather not expose their savings to volatility.
• Deferred Income is a match for those with a target retirement date
• Immediate income can supplement Social Security for those already retired
• Short Term Lump Sums offer higher yields than CDs and fixed annuities.

Each SMA has a distinct payment stream that can address an individual’s specific needs. The best advisors use SMAs creatively in their client portfolios to provide that elusive combination of high yield AND safety.

Success Stories:

We invite you to read about Marilyn, Robert and Daniel, illustrating how three of our actual clients have used SMAs to address a particular financial issue or concern. In each situation, it simply costs less to achieve more financial output.

These three clients have purchased over $3MM worth of SMAs from us. Maybe you have a client in a similar situation, or one that needs a similar financial outcome? Take a look at these SMA Success Stories to get a better idea of how to begin using SMAs in your practice today.

About Us:

DCF Exchange is the market leader in payments backed by annuities from structured settlements. With an easy agent appointment process, third party escrow of client funds, In Stock inventory, and seamless closing process, DCF makes Secondary Market Annuities easy.

We distribute these high credit quality payment streams directly to institutions and through select agent relationships to end retail investors.

To take the next step, visit https://www.dcfexchange.com or contact Nathaniel M. Pulsifer via email at than@DCFExchange.com or call at (877) 321-7927.

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Meet Marilyn
Real Estate Investor
Looking to Simplify and Diversify

Marilyn's Issue
Too Many Rental Properties
Marilyn is 65 years old. She owns a dozen rental homes and she has been a landlord for years. She is tired of making repairs on her properties and dealing with vacancies.

Too Many Headaches
She is ready to say goodbye to:
- Real estate cycles
- Maintenance issues
- Tenant Credit Risk
- Complexity
- Midnight Calls
- Leaky Toilets

She Needs to Diversify
She understands real estate very well, and she is somewhat torn about moving her money from the asset class she knows well. However, she understands that she needs to diversify and simplify.

Marilyn's Solution
Financial Freedom
Instead of overseeing her rental homes, Marilyn can gain the financial freedom to do what she loves most – travel, visit with her grandchildren, and enjoy all that retirement has to offer.

Additional Purchases
As she learns more about SMAs and these high yield, guaranteed products, she is excited to sell more of her properties, diversify her portfolio, and still ensure her income stream and her return on investment.

Income & Legacy Planning
Marilyn will live off the income that her SMAs provide and address legacy planning with her deferred lump sum purchase.

Secondary Market Annuities are Right for Marilyn
She can simplify her life with income and principal replacement. By selling just one home for $265,000, Marilyn can replace $160,000 of lost rental income with payments of $1,067 per month for 20 years. And, by purchasing a SMA for $103,000 today, Marilyn can replace her $265,000 asset in 17 years. All while enjoying zero management headaches!

For more information on SMAs, please call (877) 321-7927
Meet Robert
Younger, Conservative Investor
Seeking Simplicity

ROBERT’S ISSUE
Young Family
Robert is a 44 year old, successful doctor. He and his wife recently had a new baby. He wants to make sure that he can provide for his family in the future, send his daughter to college, and enjoy his retirement.

He Doesn’t Want to Manage his Portfolio on a Daily Basis
Robert is a, “set and forget,” retirement saver. He wants the highest and safest yield possible. But, he does not want to be bothered with managing a financial portfolio every day.

Tired of Market Volatility
Robert is tired of market volatility and the lower yields typically available on guaranteed products.

ROBERT’S SOLUTION
Time to Focus on Family & Career
Instead of managing his retirement portfolio, Robert can focus on his family and his career.

7 Cases and Counting
To date, Robert has purchased seven SMA cases, each with a 20-35 year term. He has plans to continue to purchase additional SMA cases in the near future.

SMAs Fit Robert’s Strategy
SMAs fit into Robert’s investment mindset. He can take smaller amounts of money and make a sound financial decision with each one.

SECONDARY MARKET ANNUITIES ARE RIGHT FOR ROBERT
Robert can take advantage of the high yields of SMAs with his purchase of deferred income and deferred lump sums. SMAs are a comfortable choice for Robert, because he can apply his “basket” investment strategy technique. And, SMAs give him freedom to take care of his young family without micro-managing his portfolio.

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Meet Daniel
Retired and Making a Nest-Egg Last

**DANIEL’S ISSUE**

Retirement Dreams
Dan loves to fish. He made a career out of fishing, as the owner of a large charter operation. When he retired, if you can believe it, he wanted to... fish!

Need for Replacement Income
Dan does not want to think about his income. He sold his business on an owner-carry note and gets a reliable check every month. But that note will be paid off in 2020. He needs to replace that income.

A Cautious Buyer
Wary of Wall Street and equally wary of SMAs, Dan did his research, investigating SMAs and the people behind them. After a thorough due diligence session, his CPA and attorney gave him the green light.

**DANIEL’S SOLUTION**

Stop Worrying About the Income and Focus on the Fish
Instead of worrying about income, Dan can just find the fish.

Solve for Income
To fill in when his business note is over, Dan bought several deferred income cases. He wanted income from 2020 to 2030.

SMAs Match Daniel’s Retirement Planning Mind Set
SMAs fit perfectly into Daniel’s investment mind set. He can use future guaranteed streams to pick right up where his current income source stops.

SECONDARY MARKET ANNUITIES ARE RIGHT FOR DANIEL

Daniel can buy guaranteed income starting the moment his existing income stops. In addition, he can take advantage of the high yields of SMAs with the deferred income cases he has purchased. And, as an extra benefit, he can hedge his real estate positions and carried note exposure.

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