

Discounted Cash Flow Secondary Market Annuities: How To Choose

Nathaniel M. Pulsifer, President

877-321-7927

Than@dcfexchange.com



How To Choose

- When people first discover Secondary Market Annuities they are both curious and cautious
- It's good to be cautious and do some homework
- This video give you more information about Secondary Market Annuities, and about DCF Exchange
- If we don't cover it in this and other videos simply pick up the phone or schedule a time to talk and we can go over any other questions

This Video Will Help You....

- Know What You're Looking At
 - Working Knowledge of Secondary Market Annuities
- Know What You're Looking For
 - Know your Goals
- Understand The Terminology
 - What it Means
- Understand The Process
 - Understand the Documents
- Get Your Questions Answered
 - Call or Appointment

Introduction

- Secondary Market Annuities are Discounted Cash Flows
- Payments are backed by annuities issued in conjunction with structured settlements, and paid by top rated insurance carriers
- Buyers become the new payee of guaranteed, in force payment streams sold at a discount by individual sellers
- Discount to Seller = Higher Yield to Buyers

Benefits Of These Assets

- Superior Credit Quality & Higher Yield Than Comparable Assets
- Low Fees, Highly Efficient, Zero Volatility
- Purchase with Cash or Qualified (IRA) Funds
- No Buyer Age Restrictions, No Onerous Buyer Suitability Tests
- No ongoing administrative, investment management, or other fees. ***Nominal payment servicing costs & IRA Fees May Apply*

What Are Some Uses For Secondary Market Annuities?

- Income Now
 - Least Expensive Way To Secure Period Certain Immediate Income
- Income Later
 - Lower Cost Alternative To Period Certain Future Income
- Income Options
 - Lump Sums
 - CD Replacement , Legacy, College Planning, Charity, Principal Replacement



Investment Goals

"I want guaranteed income of \$5000/month lasting for 10 years, starting in 2021..."

"I want \$1200/month starting in 3 years and lasting 25 years ..."

What Are Your Goals?



"I'm 40, and want to put \$150,000 from my IRA into a guaranteed lump sum paying in 20 years ..."

"I'm 70 and need 20 years of monthly income starting right away ..."

Terminology

- Inventory Categories :
 - Immediate Income
 - Deferred Income
 - Lump Sums

- Availability
 - **In Stock-** Ready for Immediate Sale
 - **In Review-** Ready for Sale Typically Within 1 Week
 - **In Pipeline-** Typically 30-45 Days To Close

What is the Purchase Timeline?

- **In Stock** cases are on hand and ready to sell
 - Close as quick as 48 Hours- Review is Complete
 - **In Review** cases are court approved and in legal review
 - Typically 7 days before they are **In Stock**
 - **In Pipeline** cases require court approval + Review
 - 30 to 45 days is typical from reservation to closing
-
- When Using Qualified Funds, Open Your IRA When You Select A Case
 - Initiate Funds Transfer to Your IRA When Case Is **In Review** or **In Stock**

Online Inventory

Exclusive Secondary Market Annuity Inventory



Exclusive Inventory

- Inventory- Table View
- Quick Summary
- How to Choose & Buy
- Frequent Questions
- Taxes on SMAs
- Self Directed IRAs
- Split Cases
- Payment Servicing
- Amortization Calculator
- Downloads

[Click Here to Download](#) current inventory. Call or [email](#) to hold a case off-market for 48 hours. Reserve a case with a [Purchase Offer](#).

[Click To Get Early Notice Of New Deals](#)

Cases marked **Exclusive** are only available to our subscribers. Learn more in the tabs to the left.

All Immediate Income Deferred Income Lump Sums **March 12, 2019**

All In Stock In Review In Pipeline

Available Reserved Sold

Immediate Income [Select All](#)

- Talcott Resolution - 13.3 Yrs - In Pipeline - Exclusive**
\$55,688.23 purchase price - **3.750%** yield - **\$70,368.63** total payout
- 159 monthly payments of \$442.57 starting 04/15/2019 ending 06/15/2032 [More Info: ID# 6C190121A](#)
- Pacific Life - 13.7 Yrs - In Pipeline - New!**
\$149,403.08 purchase price - **3.779%** yield - **\$196,680.00** total payout
- 36 monthly payments of \$800.00 starting 12/05/2019 ending 11/05/2022
- 120 monthly payments of \$1,399.00 starting 12/05/2022 ending 11/05/2032 [More Info: ID# 3C190304A](#)
- John Hancock - 13.7 Yrs - In Pipeline**
\$143,339.94 purchase price - **3.919%** yield - **\$184,845.44** total payout
- 20 monthly payments of \$1,000.00 starting 04/08/2019 ending 11/08/2020
- 144 monthly payments of \$1,144.76 starting 12/08/2020 ending 11/08/2032 [More Info: ID# 4E190204A-3](#)
- MetLife - 17.8 Yrs - In Pipeline - New!**
\$265,168.65 purchase price - **4.147%** yield - **\$371,601.93** total payout
- 213 monthly payments of \$1,744.61 starting 04/01/2019 ending 12/01/2036 [More Info: ID# 2A190228A](#)

Inventory Table View

Exclusive Secondary Market Annuity Inventory



<ul style="list-style-type: none"> ☰ Exclusive Inventory 📄 Quick Summary 📄 How to Choose & Buy 📄 Frequent Questions 📄 Self Directed IRAs 📄 Split Cases 📄 Amortization Calculator 📄 Downloads <li style="background-color: #28a745; color: white;">📄 Inventory- Table View 	<p><u>All</u> Immediate Income Deferred Income Lump Sums</p> <p><u>Coming Soon</u> <u>In Stock</u> Reserved Sold</p> <p>IMMEDIATE INCOME</p>							
	Carrier	Price	Total Payout	Maturity	Rate	ID	Availability	⊕
	CNA Life	\$77,556.08	\$95,095.00	12 yrs	3.636%	9A061417A	In Stock	⊕
	Symetra Life	\$116,612.50	\$145,000.00	13 yrs	3.840%	4A110817A-1	In Stock	⊕
	Symetra Life	\$174,918.75	\$217,500.00	13 yrs	3.840%	4A110817A-2	In Stock	⊕
	Symetra Life	\$205,238.00	\$255,200.00	13 yrs	3.840%	4A110817A-3	In Stock	⊕
	Hartford	\$73,180.85	\$91,355.00	13 yrs	3.760%	4B081717A-2	In Stock	⊕
	Symetra Life	\$163,320.12	\$220,478.20	15 yrs	4.000%	9A083117A-1	In Stock	⊕
	MetLife	\$170,690.52	\$229,200.00	16 yrs	4.000%	2A112117A	Coming Soon	⊕
	Prudential Life	\$213,807.56	\$291,123.07	17 yrs	4.030%	4A120417A	Coming Soon	⊕
John Hancock	\$1,079,948.73	\$1,514,757.39	17 yrs	4.030%	6B120617A	Coming Soon	⊕	
MetLife	\$201,849.44	\$280,060.00	18 yrs	4.060%	2A112817A	Coming Soon	⊕	
MetLife	\$249,373.46	\$351,740.00	18 yrs	4.150%	4A120117A	Coming Soon	⊕	
USAA Life	\$66,304.20	\$95,256.00	19 yrs	4.090%	2A112817B	Coming Soon	⊕	
MetLife	\$117,800.72	\$186,960.00	22 yrs	4.180%	2A112817C	Coming Soon	⊕	

Illustration And Amortization Schedule

[All](#) [Immediate Income](#) [Deferred Income](#) [Lump Sums](#)

March 12, 2019

[All](#) [In Stock](#) [In Review](#) [In Pipeline](#)

[Available](#) [Reserved](#) [Sold](#)


Immediate Income [Select All](#)

- Pacific Life - 13.7 Yrs - In Pipeline - New!**
\$149,403.08 purchase price - **3.779%** yield - **\$196,680.00** total payout
- 36 monthly payments of \$800.00 starting 12/05/2019 ending 11/05/2022
- 120 monthly payments of \$1,399.00 starting 12/05/2022 ending 11/05/2032
- John Hancock - 13.7 Yrs - In Pipeline**
\$143,339.94 purchase price - **3.919%** yield - **\$184,845.44** total payout
- 20 monthly payments of \$1,000.00 starting 04/08/2019 ending 11/08/2020
- 144 monthly payments of \$1,144.76 starting 12/08/2020 ending 11/08/2032
- MetLife - 17.8 Yrs - In Pipeline - New!**
\$265,168.65 purchase price - **4.147%** yield - **\$371,601.93** total payout
- 213 monthly payments of \$1,744.61 starting 04/01/2019 ending 12/01/2036

More Info:
ID# 3C190304A

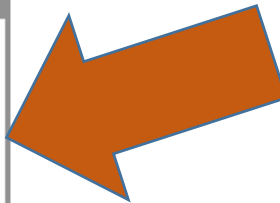
More Info:
ID# 4E190204A-3

More Info:
ID# 2A190228A

CaseID: 2A190228A 

Guaranteed Payments from MetLife

Want an Overview?	Download Illustration
Want the Details?	Download Amortization Schedule
Want to Reserve it?	Download Reservation Form



Documents and Downloads

Exclusive Secondary Market Annuity Inventory



☰ Exclusive Inventory	
📘 Quick Summary	
📘 How to Choose & Buy	
📘 Frequent Questions	
📘 Self Directed IRAs	
📘 Split Cases	
🧮 Amortization Calculator	
📄 Downloads	
📄 Inventory- Table View	

Purchase Documentation

- 📄 DOWNLOAD THE SMA PURCHASE OFFER
- 📄 DOWNLOAD THE SMA BUYERS GUIDE
- 📄 DOWNLOAD THE SAMPLE CLOSING BOOK

Learn More

- 📄 DOWNLOAD THE EXECUTIVE SUMMARY
- 📄 DOWNLOAD THE SMA OVERVIEW WHITEPAPER
- 📄 DOWNLOAD THE IN DEPTH SMA ARTICLE

Questions? Schedule A Call →

48 Hour Hold

- Contact Your Advisor To Hold A Case
 - Phone or Email
- Advisor can hold a case from their account on DCF Exchange
- There is NO reservation fee or deposit needed

Current Inventory

SMA Summary

← 48 Hour Hold

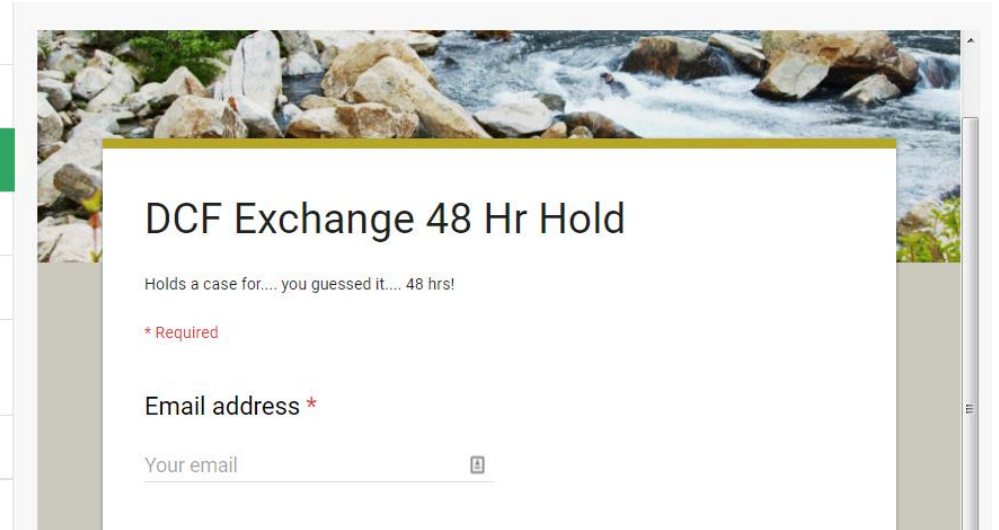
Purchase Offer

Amortization Calculator

Product Training & Commissions

Self Directed IRAs

Split Cases



DCF Exchange 48 Hr Hold

Holds a case for.... you guessed it.... 48 hrs!

* Required

Email address *

Your email

The screenshot shows a web interface for the DCF Exchange. At the top, there is a navigation menu with several options: 'Current Inventory', 'SMA Summary', '48 Hour Hold' (which is highlighted in green), 'Purchase Offer', 'Amortization Calculator', 'Product Training & Commissions', 'Self Directed IRAs', and 'Split Cases'. Below the navigation menu, there is a main content area with a header image of a rocky river. The main content area contains the title 'DCF Exchange 48 Hr Hold', a sub-header 'Holds a case for.... you guessed it.... 48 hrs!', a red asterisk indicating a required field, and a form field labeled 'Email address *' with the placeholder text 'Your email' and a small icon to the right.

Reservation Form

All Immediate Income Deferred Income Lump Sums

March 12, 2019

All In Stock In Review In Pipeline

Available Reserved Sold


Immediate Income Select All

- Pacific Life - 13.7 Yrs - In Pipeline - New!**
\$149,403.08 purchase price - **3.779%** yield - **\$196,680.00** total payout
- 36 monthly payments of \$800.00 starting 12/05/2019 ending 11/05/2022
- 120 monthly payments of \$1,399.00 starting 12/05/2022 ending 11/05/2032
- John Hancock - 13.7 Yrs - In Pipeline**
\$143,339.94 purchase price - **3.919%** yield - **\$184,845.44** total payout
- 20 monthly payments of \$1,000.00 starting 04/08/2019 ending 11/08/2020
- 144 monthly payments of \$1,144.76 starting 12/08/2020 ending 11/08/2032
- MetLife - 17.8 Yrs - In Pipeline - New!**
\$265,168.65 purchase price - **4.147%** yield - **\$371,601.93** total payout
- 213 monthly payments of \$1,744.61 starting 04/01/2019 ending 12/01/2036

More Info:
ID# 3C190304A

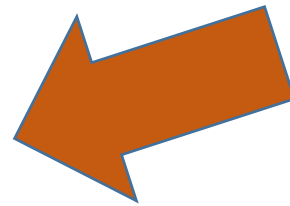
More Info:
ID# 4E190204A-3

More Info:
ID# 2A190228A

CaseID: 2A190228A 

Guaranteed Payments from MetLife

Want an Overview?	Download Illustration
Want the Details?	Download Amortization Schedule
Want to Reserve it?	Download Reservation Form



Reservation Form Download



Reservation Form for 2A190228A Assigned Guaranteed Payments from MetLife

Reservation Information

Thank you for your interest in this Assigned Payment. To reserve this Assigned Payment, complete the 'Payee Information' section, sign and return to your agent or to DCF Exchange ('Seller'). Seller shall have the absolute right in its sole discretion to cancel this agreement if it is unsuccessful in acquiring full and transferable right, title, and interest in the assigned payments pursuant to its own underwriting criteria. Changes to the funding date are at Seller's discretion and will result in a recalculation of price.

Assigned Payment Details

Annuity Issuer:	MetLife	Reservation Date:	03/13/2019
Estimated Purchase Price:	\$265,168.65	Estimated Closing Date:	03/31/2019
Total Payout:	\$371,601.93	Effective Investment Rate:	4.147%

Assigned Guaranteed Payments Provided by MetLife

1 investment of **\$265,168.65** on **03/31/2019**
213 monthly returns of **\$1,744.61** from **04/01/2019**

Payee (Person(s) or entity designated to receive payments)

Payee Name & Address
eg. 'John & Mary Smith JTWR0S'
or 'Goldstar Trust FBO John Smith IRA #12345'

Telephone Number

Email Address



Still Have Questions? Top 10 FAQ

Exclusive Secondary Market Annuity Inventory



☰ Exclusive Inventory
📄 Quick Summary
📄 How to Choose & Buy
📄 Frequent Questions
📄 Self Directed IRAs
📄 Split Cases
📄 Amortization Calculator
📄 Downloads
📄 Inventory- Table View

Top 10 Frequently Asked Questions

Top 10 Questions About Secondary Market Annuities
Nathaniel M. Pulsifer
President, DCF Exchange, LLC
DCF
Click for Video

[Click to Download Slides](#)

Top 10 Questions You Must Ask A Broker

Top 10 Questions You MUST Ask Your Broker BEFORE Buying Secondary Market Annuities
Nathaniel M. Pulsifer
President, DCF Exchange, LLC
DCF
Click for Video

[Click to Download Slides](#)

★

[Questions? Schedule A Call ➔](#)

★

Contact Your Advisor

Higher Yield, Period Certain Secondary Market Annuities From DCF Exchange

Nathaniel M. Pulsifer, President

877-321-7927

Than@dcfexchange.com

