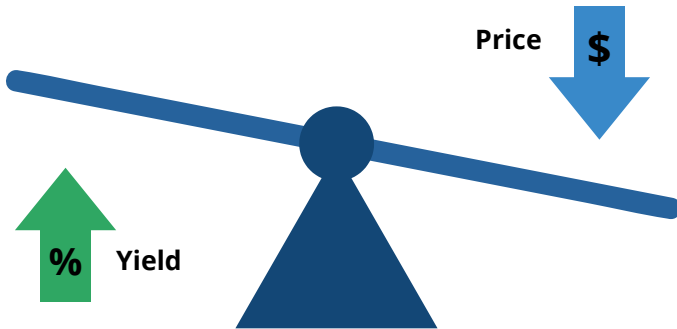


With DCF Income Payments you get more for your money.

DCF payments are made by the same higher-quality life insurance companies that issue primary annuities, but our payments cost less and offer a better yield.



### Why do DCF Income Payments have a higher yield and a lower cost?

When sellers need to sell future payments, they do so at a discount.

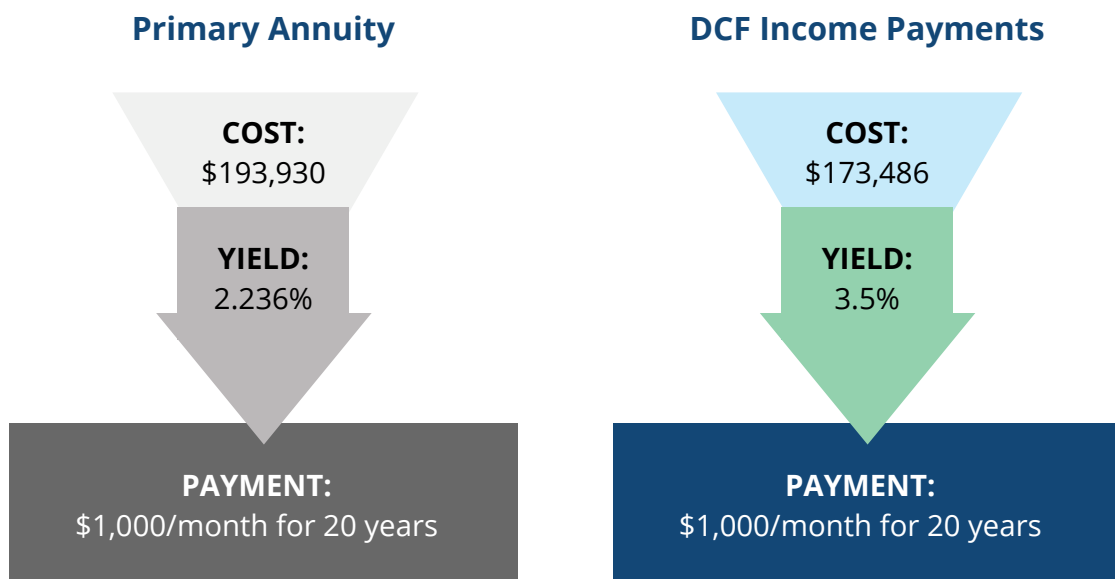
A lower price means a higher yield for you.

## Let's Compare a DCF Income Payment with a Primary Annuity

John needs a fixed income that pays him \$1,000 per month for 20 years for retirement income.

Compare the cost and yield of a new issue primary annuity to a DCF Income Payment.

The DCF Income Payment saves John \$20,443 while still providing the peace of mind and financial security of a high-quality life insurance company.



Source: [immediateannuities.com](http://immediateannuities.com) | Rates as of April 2020

Source: [dcfexchange.com](http://dcfexchange.com) | Rates as of April 2020