

Whenever advisors join DCF Exchange these 10 questions inevitably come up. Take a few minutes to read through to get up to speed as it will save you time and you can give your clients better service.

## 1. WHAT ARE 'DCF INCOME PAYMENTS'?

- DCF Income Payments are existing and in-force payment streams backed by annuities, sometimes referred to as 'Secondary Market Annuities', 'In-force Annuities' or 'Discounted Annuities.'
- DCF acquires the right to receive these future payments in a court ordered assignment process. After DCF buys each payment stream, they are made available to advisors and their clients.
- DCF Income Payments carry a higher yield and lower price. Sellers need cash today, and they sell future payments at a discount. (DCF = **Discounted Cash Flow**)
- DCF Exchange offers payments from fixed and period certain annuities that will pay exactly as scheduled to the purchaser or their heirs, as well as Insured payments.
- Insured payments are life contingent streams hedged to insure the Investor's yield. If the seller dies, the payment stream stops and life insurance repays accrued interest and principal.

## 2. WHERE DO I SEE THE INVENTORY

- Visit [DCFExchange.com/current-inventory](https://DCFExchange.com/current-inventory) or view in the regular emails.
- To view the inventory at our 'Regular' commission level and make commission visible, log on to your account.

## 3. WHAT'S MY COMMISSION?

- Logged In users can filter to commissions at [DCFExchange.com/current-inventory](https://DCFExchange.com/current-inventory). Select Regular, High Comp, or No Comp.
- **Regular Comp** is published by default, and ranges from 2% to 4%.
- **High Comp** is 5%. Prices are increased and yield is decreased to account for the added commission.
- **No Comp** pays no commission. Yield is increased and price decreased. This is used by AUM -based advisors or those seeking a higher yield for personal use.
- You are free to adjust the price to raise or lower the rate and increase or decrease your commission.
- You keep all additional spread generated by your changes to the price/yield, in addition to the 'Regular Comp'.
- Commission is paid by ACH at closing, logged in users should visit [DCFExchange.com/commissions/](https://DCFExchange.com/commissions/) to download W9 and ACH authorization forms.

## 4. HOW TO READ THE INVENTORY

- **In Stock** are fully approved, ready to close.
- **In Review** are in final legal review, and typically 5-7 days from completion.
- **In Pipeline** are in the court approval process, and typically 30 days until closing.
- **Insured** cases are life contingent payments hedged with life insurance.
- Inventory is priced as of a projected close date- the final price will change slightly based on actual close date.
- Cash or IRA funds accepted. GoldStar Trust is the self directed IRA custodian to purchase with qualified funds.
- Cases can be split to suit your needs.

## 5. HOW TO HOLD A CASE

- Visit [DCFExchange.com/current-inventory](https://dcfexchange.com/current-inventory) to select cases and prepare customized illustrations for your client.
- Call or email with the Case ID to place a **48 Hr Hold** and give time to get client commitment.

## 6. HOW TO GET AN ILLUSTRATION OR PAYMENTS TABLE

- Visit [DCFExchange.com/current-inventory](https://dcfexchange.com/current-inventory)
- Click the "**More Info**" button on the case, then download an Illustration, Payments Table, or Reservation Form.
- To custom price the case, select the case in the '**Calculator**' tab, modify the rate or price to suit, click "Solve" then select "Downloads".

## 7. HOW TO RESERVE A CASE

- Submit Reservation Form with buyer's profile information.
- Please include client's bank info for ACH/ direct deposit.
- No reservation fee is required, but a Reservation means the Client is committed and the case comes off the inventory list until closing.

## 8. HOW TO CLOSE A TRANSACTION

- We send a closing book via DocuSign for review and electronic signature.
- Client signs Absolute Assignment and Payment Servicing Agreement, or Direction of Investment form for IRA buyers.
- Closing book shows final purchase price and wire instructions, and contains the final court order, carrier stipulation agreement or acknowledgment letter, and additional collateral documents.
- Clients are free to hire their own counsel for further review of the collateral file.
- Clients wire funds to a dedicated escrow account at GoldStar Trust Company.
- Commissions are paid when docs are signed and funds are cleared at GoldStar.

## 9. WHAT ABOUT IRA PURCHASERS

- Open Self Directed IRA with GoldStar Trust when you reserve a case.
- Account opening forms are on the website at [DCFExchange.com/current-inventory](https://DCFExchange.com/current-inventory).
- Commence funds transfer/rollover once case is court approved and **In Review**.
- If **In Stock**, commence transfer immediately upon reservation.
- Client signs Direction of Investment form, sent via DocuSign in Closing Book.
- GoldStar Trust (as IRA Custodian) finalizes the purchase, and the case is closed.

## 10. WHAT ABOUT PAYMENT SERVICING

- Payments are received by GoldStar Trust company and then sent by ACH or check to the end purchaser, or to their IRA account.
- Payment servicing allows for confidentiality and easy transfer in the future for heirs, assigns, or beneficiaries.

## BONUS QUESTION:

### What about docs and downloads?

- Visit [DCFExchange.com/current-inventory](https://DCFExchange.com/current-inventory).
- Case Specific Illustration, Amortization Schedules, Reservation Forms.
- Custom Pricing Calculator
- Buyers Guide, Selling Tools, One page Guides, Whitepapers.
- White-label Videos, PowerPoint slides and presentations.
- Custom PDF with your name and logo.
- Live streamed inventory to your website.