



THE J.G. WENTWORTH COMPANY.

Annuity Payment Purchasing Fact Sheet

Annuities are insurance products which are purchased by individuals from insurance companies, and entitle the beneficiary to receive a future stream of periodic payments. Annuities are often used as an income vehicle for retirement and are, in most cases, not permitted to be changed or expedited, once arranged.

1. What is annuity payment purchasing?

- Annuity payment purchasing is an option for individuals looking to liquidate all or part of their future annuity payments, in exchange for a lump-sum of cash now.

2. Why would someone sell their annuity payments?

- Selling their annuity payments provides individuals with an affordable, flexible option to respond to life's changes.
- Rather than waiting for an annuity to fully mature over its originally set duration, this option allows individuals to sell all or part of their annuity payments for a lump sum of cash, to cover current costs and expenses.

3. Which types of annuities are eligible for purchase?

- Eligibility for purchase depends on several factors, including the amount and timing of the annuity payments. Generally, fixed rate, non-qualified annuity payments can be purchased.

4. What considerations are taken into account when determining the purchase price of the annuity payments?

- Price is determined on a case-by-case basis.
- Factors that are considered include the amount and timing of the annuity payments, the purchaser's internal cost of funds and servicing expenses, and the expenses associated with the transfer of the annuity payments to the purchaser.

5. What is the process for the purchase of annuity payments?

- The annuity purchase process begins with an initial consultation, where the value of the annuity payments is determined.
- All annuity payment purchase documents must be submitted for review and approval by our Underwriting Department.
- Necessary forms are then submitted to the issuing insurance company for their approval.
- Once the transaction has been approved, funds are distributed to the customer.
- Follow up is conducted to ensure customer satisfaction with the transaction and to address any questions or concerns regarding existing or future transactions.

6. Where can I find out more information about annuity payment purchasing?

- For more information, please visit www.jgwentworth.com/services/annuity/ or www.peachtreefinancial.com/annuity-purchase-plan/.