



## **ANNUITY PURCHASE PROGRAM**

**Meeting Your Financial Needs in  
a Changing World<sup>SM</sup>**

**Quote & Application**





## SAMPLE QUOTE LETTER

Ms. Valued Client:

Thank you for the opportunity to assist you in evaluating your annuity and to provide you with a quote to purchase your future annuity payments. Based on the information provided, we have prepared a quote of \$162,691 reflecting the purchase of the following payments:

67 Monthly payments of \$3500 commencing July 1, 2008 through and including December 1, 2013.

Annuities serve a great purpose in the vast majority of circumstances. The reasons for purchasing an annuity are unlimited. Over time, however, there are an equal number of reasons why individual circumstances change causing what was once a great source of future cash flows to become merely an illiquid asset that restricts you from achieving your current financial goals. There are many reasons why annuity owners decide to cash out and redeploy the current value of their annuity for other purposes and we can often close your transaction in as little as 2 weeks.

If you would like to proceed with the sale of your future annuity payments, we will need certain additional information to prepare a purchase agreement. Please provide your financial advisor with the following documents:

- Complete the Attached Application to Sell
- Annuity Benefits Letter
- Copy of your Driver's License (with clear photo)
- Copy of complete Annuity Contract (original will be requested with Purchase Agreement)

If you need any assistance with obtaining these documents, your financial advisor is available to assist you. In addition, your Annuity Purchase Administrator is happy to assist you, as well. Upon receipt and confirmation of the requested documents, we will prepare and send you a purchase agreement to complete the transaction.

Thank you again for this opportunity to serve you.

Sincerely,

Annuity Purchase Administrator



## Converting Your Annuity to Cash is Quick & Easy

### Annuity Purchase Program Quote Summary

Current Date

Annuity Owner:  
Annuity Issuer:

Client's Name  
Carrier's Name

Date of First Payment Sold:  
Date of Last Payment Sold:  
Number of Payments to be Sold:  
Amount of Each Payment:  
Payments are Received:

July 1, 2008  
December 1, 2013  
67  
\$ 3,500  
Monthly

Purchase Price to Owner:

\$ 162,691

**“We thought we had to  
wait years for our money.  
We had no idea we could  
sell our annuity for a lump  
sum of cash”**

This is a quote to purchase certain periodic payments due under an Annuity as described above. This quote is not a contract, an offer to purchase, or a guarantee of value. This quote is based on preliminary assumptions and is subject to verification.



APPLICATION TO SELL ALL OR A PORTION  
OF YOUR ANNUITY PAYMENTS



## Application for Sale of All or a Portion of Annuity Payments

Name \_\_\_\_\_  
First Middle Last

Address \_\_\_\_\_  
Street \_\_\_\_\_  
City State Zip

Other Address if above is less than last five years:

Street City State Zip  
Street City State Zip  
Street City State Zip

Home Telephone: \_\_\_\_\_ Work Telephone: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
Driver's License#: \_\_\_\_\_ State Issued: \_\_\_\_\_

Do you depend on your payments for medical necessities?  Yes  No  
Do you have a disability that prevents you from working?  Yes  No  
Did you receive your annuity as part of a legal settlement?  Yes  No

If YES to any of the above, please explain: \_\_\_\_\_  
\_\_\_\_\_

Current Marital Status:  Single  Married  Divorced  Widowed  Separated  
Spouse's Name: \_\_\_\_\_  
Married How Long: \_\_\_\_\_ Spouse DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_  
Spouse's Social Security Number: \_\_\_\_\_  
Have you ever been divorced?  Yes  No  
Former Spouse's Name: \_\_\_\_\_  
Location of Filing of Divorce (City/ State): \_\_\_\_\_  
Date of Filing (Month/ Year): \_\_\_\_/\_\_\_\_/\_\_\_\_

Do you pay child support?  Yes  No  
If YES, are you current on all payments?  Yes  No  
If NO, how much is your arrearage? \$ \_\_\_\_\_

Do you have any liens or judgments against you?  Yes  No

If YES, Amount and By Whom? \$ \_\_\_\_\_ per \_\_\_\_\_

By: \_\_\_\_\_  
\_\_\_\_\_

Have you ever filed for Bankruptcy?  Yes  No

If YES, Month \_\_\_\_\_ Year \_\_\_\_\_ State \_\_\_\_\_

Do you have any tax liens or unpaid taxes?  Yes  No

If YES, Amount and what State? \$ \_\_\_\_\_ State \_\_\_\_\_

Have you previously sold, assigned or borrowed against your annuity or have your payments been garnished?  Yes  No

Is there anyone else entitled to a portion of your annuity payment?  Yes  No

If YES, who? \_\_\_\_\_

It is understood and agreed by you that: (a) to the best of your knowledge and belief all of the statements and answers on this application are true, complete, and correctly stated, (b) these statements and answers are made as an inducement to us to close and fund the proposed purchase of your annuity, subject to the terms and conditions of any applicable Purchase and Sale Agreement entered into between you and us, and in so doing, we will rely on the truthfulness of your statements and answers.

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

Signature of Applicant's Spouse: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

**List of Additional Documents Needed**

- Bankruptcy Discharge paper (if applicable)
- Divorce Decree or Property Settlement Agreement (if applicable)

**Please return your completed application to your financial advisor or fax it directly to the Annuity Purchase Administrator at 1.800.444.9788**

# PRIVACY NOTICE

The Annuity Purchase Company, LLC ("APC") values the relationship it has with you and respects your right to privacy. We have established the following policies to assure that we are committed to protecting your privacy.

## How We Safeguard Customer's Privacy

We know that the privacy of your personal information is important to you. That's why APC wants you to know how we protect your privacy and the measures we take to safeguard your information.

## Our Privacy Pledge

In order to complete transactions with our customers in a prompt, efficient and professional manner, we depend on certain information. In gathering and maintaining this information, we pledge to...

- Collect the information needed to process, complete and service the transaction you have requested
- Prevent unauthorized access to your information
- Refuse to disclose health information to third parties for marketing purposes without your consent
- Maintain control over the confidentiality of your personal information
- Update you on our privacy practices at least once a year

## How Do We Protect the Confidentiality and Security of Your Information?

We maintain physical, electronic and procedural safeguards to ensure your personal information is treated responsibly and in accordance with our privacy policy. We also restrict access to your personal information within our organization to those employees who need to know that information to process, complete or service your transaction, or to conduct APC's business. Employees who have access to customer information may use it only for legitimate business purposes. Additionally, we safeguard customer information in accordance with applicable data security regulations.

## Our Information Practices

The following policies and procedures protect the privacy of your information, whether you are a current or former customer:

## Categories of Information We May Collect

In the normal course of business we may collect the following types of non-public information about you from the following sources:

- Information we receive from you on applications, questionnaires, agreements and other forms (including name, address, income, social security number, information about certain of your assets and other household information)
- Data about your transactions with us, our affiliates or others (such as the specifics about your assets)
- Information available from external sources (such as publicly available records)
- Information, collected with your authorization, from consumer reporting agencies, and other sources (such as credit relationships, credit worthiness and history, or medical information)

- Health information collected with your authorization.

## Safeguarding Customer Information

Access to customer information is limited to personnel who need the information to perform their job responsibilities. Physical, electronic, and procedural safeguards are in place to protect your personal information.

## How We Use Customer Information

We may share or disclose your non-public personal information (as described above) with non-affiliated companies as described below.

- We may disclose your information with non-affiliated companies, as allowed by law, as necessary to effect, process, administer, service or enforce a transaction you have requested.
- We may share your information with non-affiliated companies as allowed by law, such as firms that perform services on our behalf including product administration and marketing. We require these companies to meet strict privacy standards.
- We may disclose information to non-affiliated entities when required by law, such as to respond to a subpoena, to prevent fraud, or to comply with an inquiry by a government agency.
- We may share your information with non-affiliated funders or lenders who are assisting us in processing, funding and completing the transaction you have requested.
- **Health Information Practices** – We will not share your health information with third parties for marketing purposes without your consent.

## Is Your Medical Information Confidential?

While we sometimes must collect medical information in connection with a transaction you have requested, we do not use or share it internally or externally, for any purpose except the following:

- Assisting you in obtaining any insurance policy required for your transaction's underwriting;
- Administering any such policy, or claim relating thereto;
- As required or permitted by law; or
- As otherwise authorized by you.

## Questions?

We value our customers and want you to understand how we use the information we collect. Please contact us if you have any questions about our privacy policy. This privacy notice describes our privacy policy for both current and former customers and consumers. If you need more information about this privacy policy, you can call us at 1.800.444.9780.

**Please keep this notice for your records.**