



Annuity Purchase Program Case Examples

CASE EXAMPLE - #1

Jack and Sara purchased an annuity several years ago and are receiving \$6,000 per month for the next 95 months. Their financial circumstances have changed and it now makes more sense for them to receive a lump sum rather than waiting nearly eight years to receive the remaining payments.

THE SOLUTION

The CFS Group would arrange for a lump sum payment of \$360,000 to help Jack and Sara better manage their current change in financial circumstances. In addition, you earn a referral fee up to 4%.

Client Receives: \$360,000
Your Referral Fee: \$14,400



HOW DOES IT WORK?

The Annuity Purchase Program is a quick and easy process.

- Your client calls the Annuity Purchase Administrator to receive an appraisal
- Your client completes a short application
- Your client reviews and signs an annuity purchase contract
- Your client receives the purchase price
- You receive a referral fee

CASE EXAMPLE - #2

John purchased a fixed annuity several years ago and now has a need for cash today. The only options available from the annuity company are to either surrender the policy for \$16,000 or annuitize the payment stream of \$200 per month, and life thereafter.

John calls the administrator for **The CFS Group Annuity Purchase Program** and learns that he has another option. They can arrange for a \$13,000 lump sum payment today and provide him the opportunity to retain his lifetime annuitized payments.

THE SOLUTION

John decides to annuitize his policy, which gives him the ability to sell his future payments to the Annuity Purchase Program. This decision not only allows him to receive the money he needs today, but rather than simply surrendering his policy for a slightly larger payout, the non-guaranteed income stream reverts back to him in the eleventh year for the balance of his life.

THE ANNUITY PURCHASE ADMINISTRATOR IS STANDING BY

Our team is standing by to quickly and professionally evaluate your client's annuity and tailor the purchase to meet their specific needs.

HOW DO I LEARN MORE ABOUT THE CFS GROUP ANNUITY PURCHASE PROGRAM?

To learn more about how you can offer the Annuity Purchase Program to your clients, please call your relationship manager at The CFS Group or call the Annuity Purchase Administrator at:

1.800.444.8405



Meeting Your Financial Needs in a Changing WorldSM

Please contact us at 1.800.444.8405

www.thecfsgroup.com