



Finally...

Cash for your Annuities



J.G. WENTWORTH®
ANNUITY PURCHASE PROGRAM



Life changes.

Why can't your annuity
change with it?

Annuities offer tremendous advantages such as stable, secure and guaranteed income. **But sometimes life changes.**

When this happens, the strategy behind your annuities may have to change as well. Now, thanks to the J.G. Wentworth Annuity Purchase Program™, you can sell your annuities for cash.



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Selling your Annuities May be Appropriate if:

- You are considering ways to transfer wealth to children and grandchildren
- You have experienced a change in your life which requires a lump sum of cash
- Your attitudes about saving and investments have changed since you purchased your annuities
- You inherited annuities

Of course selling your annuity needs to be carefully considered in light of your overall financial goals and objectives. But if a careful look suggests selling your annuities is appropriate, you now have options.

Your Annuities & Your Options

Many kinds of annuities qualify for the Annuity Purchase Program, even those with 'No Surrender' clauses or 'Surrender Fees.' Contact your agent or broker to find out if the annuities you own qualify.

If they do, you will have access to a lump-sum payment for your entire annuity, or customized options designed to fit your specific circumstances.

For instance, you can sell partial payments. Or you could sell just the so-called period-certain component while retaining the security of the guaranteed lifetime income. Many annuity owners also sell their payments but retain their annuity's death benefit to pass wealth to heirs and future generations.

It's Easy

Selling your annuities is easy.

Your agent or broker can get customized options for you that are designed to address your particular needs and the application process is simple. In addition, there are no lengthy, intrusive or inconvenient health evaluations which are required when you *buy* certain types of annuities. Best of all, you'll get your money fast. When you sell your annuity, payment can be received as quickly as 14 days after settlement.

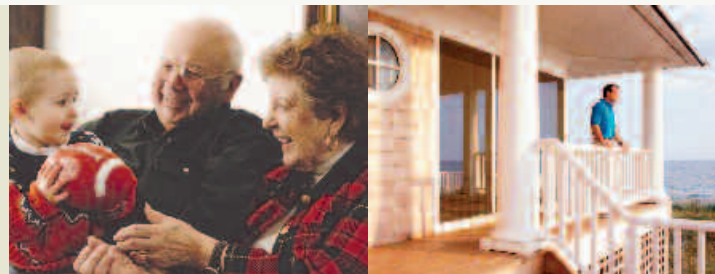
Deciding which annuity to buy is complicated. But once you and your advisors decide a change is right for you, selling your annuity is easy.

About the Sponsor

J.G. Wentworth, the sponsor of the Annuity Purchase Program, is the nation's oldest, largest and most respected buyer of annuities.

For more than 14 years, J.G. Wentworth has been purchasing annuities, as well as other deferred payment streams. During this time the company has purchased more than \$1 billion of future payment obligations. The company's annuity backed notes, which are rated AAA by Standard & Poor's and Aaa by Moody's, are marketed by top-tier Wall Street firms to sophisticated and well-respected institutional investors around the globe.

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Transactions involving annuities may have tax and/or legal implications which can only be determined on a case-by-case basis. Individuals should consult a competent tax, legal or financial advisor to understand these implications prior to engaging in a transaction involving annuities.

Not FDIC, NCUA/NCUSIF insured. Not insured by any federal government agency. Not a deposit. No bank guarantee. May lose value.

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