



# CLIENTFIRST

— SETTLEMENT FUNDING —

301 Yamato Road, Suite 3200  
Boca Raton, FL 33431

Telephone: 888.594.1190

E-fax: 800.420.9458

E-mail: [info@ClientFirstFunding.com](mailto:info@ClientFirstFunding.com)

Website: [www.ClientFirstFunding.com](http://www.ClientFirstFunding.com)

Dear 

Please find attached an example of what your lump sum could grow to if you were able to average an 8% rate of return compounding annually. In addition, rather than having all your eggs in the current insurance company's basket, you could potentially invest in 10, 20 or 30 different companies in order to spread your risk. We have relationships with 4 different professional financial advisors that are well equipped to show you the lifetime advantages of investing a lump sum as opposed to continuing to receive your annuity. We are here to answer any and all of your questions, please let me know if I can provide you with anything else.

Thank you,

**301 Yamato Rd. Suite 3200 Boca Raton, FL 33431**


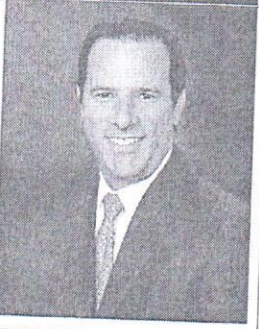

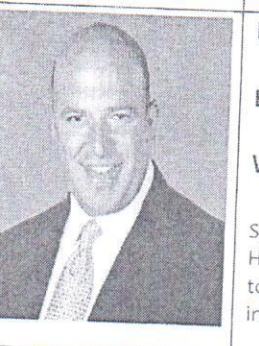
**877-779-7591**

**Fax (800)-377-7167**

\* General Disclaimer. This letter is for informational purposes only and is not an offer or solicitation for any investment or investment services. Client First Settlement Funding, LLC and its affiliates do not offer investments or investment services. Any investment or investment services will be provided by unrelated third parties selected by you. All investments are subject to investment risk, including possible loss of the principal amount invested, and will fluctuate in value. There can be no assurance that you will achieve your financial or investment objectives.

Client First recommends that you speak with an independent financial advisor when making a decision how to invest your lump sum. Financial advisors should discuss your personal situation with you and provide you unbiased guidance on the best financial options to meet your goals for today and in the future.

Below are four financial advisors with different approaches who have indicated an interest in giving you FREE personal guidance for your unique circumstances.

	<p><b>Jeffrey Eglow - Wells Fargo</b> <span style="float: right;">PHONE: 954-786-2624   Toll Free: 800-347-3827</span></p> <p>EMAIL: <a href="mailto:JEFFREY.EGLOW@WELLSFARGO.COM">JEFFREY.EGLOW@WELLSFARGO.COM</a></p> <p>Website: <a href="https://home.wellsfargoadvisors.com/Jeffrey.Eglow">https://home.wellsfargoadvisors.com/Jeffrey.Eglow</a></p> <p>As a Financial Advisor with Wells Fargo Advisors, Jeff can deliver a full range of investments planning strategies tailored to your unique needs. Whether you are investing for retirement, education expenses or some other goal, Jeff will help you make informed decisions about your investment strategy. You can also have access to additional resources available through Wells Fargo affiliates, including trust and estate services, lending services and much more.</p>
	<p><b>Jason Freeman CFP® - Wells Fargo</b> <span style="float: right;">PHONE: 561-338-3905   Toll Free 800-736-7256</span></p> <p>EMAIL: <a href="mailto:JASON.FREEMAN@WELLSFARGO.COM">JASON.FREEMAN@WELLSFARGO.COM</a></p> <p>Website: <a href="https://home.wellsfargoadvisors.com/Jason.Freeman">https://home.wellsfargoadvisors.com/Jason.Freeman</a></p> <p>Specializing in a full range of investment planning strategies tailored to your unique needs, Jason works with clients to understand their needs and life goals and then help them develop individual investment plans and investment portfolios that are easy to understand and monitor. Wells Fargo Advisors is one of the nation's premier financial services firms, serving and advising clients nationwide through more than 15,000 Financial Advisors.</p>
	<p><b>Robert Child - Child Group Wealth Management</b> <span style="float: right;">PHONE: 561-869-5225   Toll Free: 800-850-6760</span></p> <p>EMAIL: <a href="mailto:info@ChildWealthManagement.com">info@ChildWealthManagement.com</a></p> <p>Website: <a href="http://www.childwealthmanagement.com">http://www.childwealthmanagement.com</a></p> <p>Specializing in the fixed income securities market for both conservative investors looking for monthly cash flow or more risk tolerant investors looking for higher yields, the Child Group Wealth Management has almost 40 years' experience in fixed income planning. Child Group Wealth Management offers a wide range of investment choices, including wealth management services, investment planning, retirement income planning, early retirement planning, insurance, fixed income securities and many more.</p>
	<p><b>Howard Kaye - Howard Kaye Insurance Agency</b> <span style="float: right;">PHONE: 561-417-5883   Toll Free: 800-343-7424</span></p> <p>EMAIL: <a href="mailto:hkaye@howardkayeinsurance.com">hkaye@howardkayeinsurance.com</a></p> <p>Website: <a href="http://www.howardkayeinsurance.com">http://www.howardkayeinsurance.com</a></p> <p>Specializing in utilizing life insurance and annuities, which can offer guaranteed tax-free returns, the people of the Howard Kaye Insurance Agency are known for being some of the leading experts on the innovative use of life insurance to create and preserve wealth. The staff at Howard Kaye will help navigate you to the guaranteed benefits of life insurance as an investment.</p>

**Disclaimer:**

Client First does not offer investment advice. This list of independent third party advisors is provided merely as a convenience and we encourage you to use any financial advisor you choose, including those not listed above. These third party advisors are not affiliated with Client First.

Client First does not represent or endorse any third parties and has not reviewed and will not review any transactions with third parties. The Company is not acting as an agent, promoter, or underwriter for any transactions or third parties. Client First does not endorse any particular third party and cannot guarantee the quality, or reliability of any services or products offered or delivered by such third parties.





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Year	Year Interest	Total Interest	Balance
1	\$ 12,000.00	\$ 12,000.00	\$ 162,000.00
2	\$ 12,960.00	\$ 24,960.00	\$ 174,960.00
3	\$ 13,996.80	\$ 38,956.80	\$ 188,956.80
4	\$ 15,116.54	\$ 54,073.34	\$ 204,073.34
5	\$ 16,325.87	\$ 70,399.21	\$ 220,399.21
6	\$ 17,631.94	\$ 88,031.15	\$ 238,031.15
7	\$ 19,042.49	\$ 107,073.64	\$ 257,073.64
8	\$ 20,565.89	\$ 127,639.53	\$ 277,639.53
9	\$ 22,211.16	\$ 149,850.69	\$ 299,850.69
10	\$ 23,988.06	\$ 173,838.75	\$ 323,838.75
11	\$ 25,907.10	\$ 199,745.85	\$ 349,745.85
12	\$ 27,979.67	\$ 227,725.52	\$ 377,725.52
13	\$ 30,218.04	\$ 257,943.56	\$ 407,943.56
14	\$ 32,635.48	\$ 290,579.04	\$ 440,579.04
15	\$ 35,246.32	\$ 325,825.37	\$ 475,825.37
16	\$ 38,066.03	\$ 363,891.40	\$ 513,891.40
17	\$ 41,111.31	\$ 405,002.71	\$ 555,002.71
18	\$ 44,400.22	\$ 449,402.92	\$ 599,402.92
19	\$ 47,952.23	\$ 497,355.16	\$ 647,355.16
20	\$ 51,788.41	\$ 549,143.57	\$ 699,143.57
21	\$ 55,931.49	\$ 605,075.06	\$ 755,075.06
22	\$ 60,406.00	\$ 665,481.06	\$ 815,481.06
23	\$ 65,238.48	\$ 730,719.55	\$ 880,719.55
24	\$ 70,457.56	\$ 801,177.11	\$ 951,177.11
25	\$ 76,094.17	\$ 877,271.28	\$ 1,027,271.28
26	\$ 82,181.70	\$ 959,452.98	\$ 1,109,452.98
27	\$ 88,756.24	\$ 1,048,209.22	\$ 1,198,209.22



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28	\$ 95,856.74	\$ 1,144,065.96	\$ 1,294,065.96
29	\$ 103,525.28	\$ 1,247,591.23	\$ 1,397,591.23
30	\$ 111,807.30	\$ 1,359,398.53	\$ 1,509,398.53

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## Standard Calculation

Base amount: \$150,000.00

Interest Rate: 8%

Effective Annual Rate: 8%

Calculation period: 30 years