



AST Is Nathaniel M. Pulsifer and Bryan Anderson

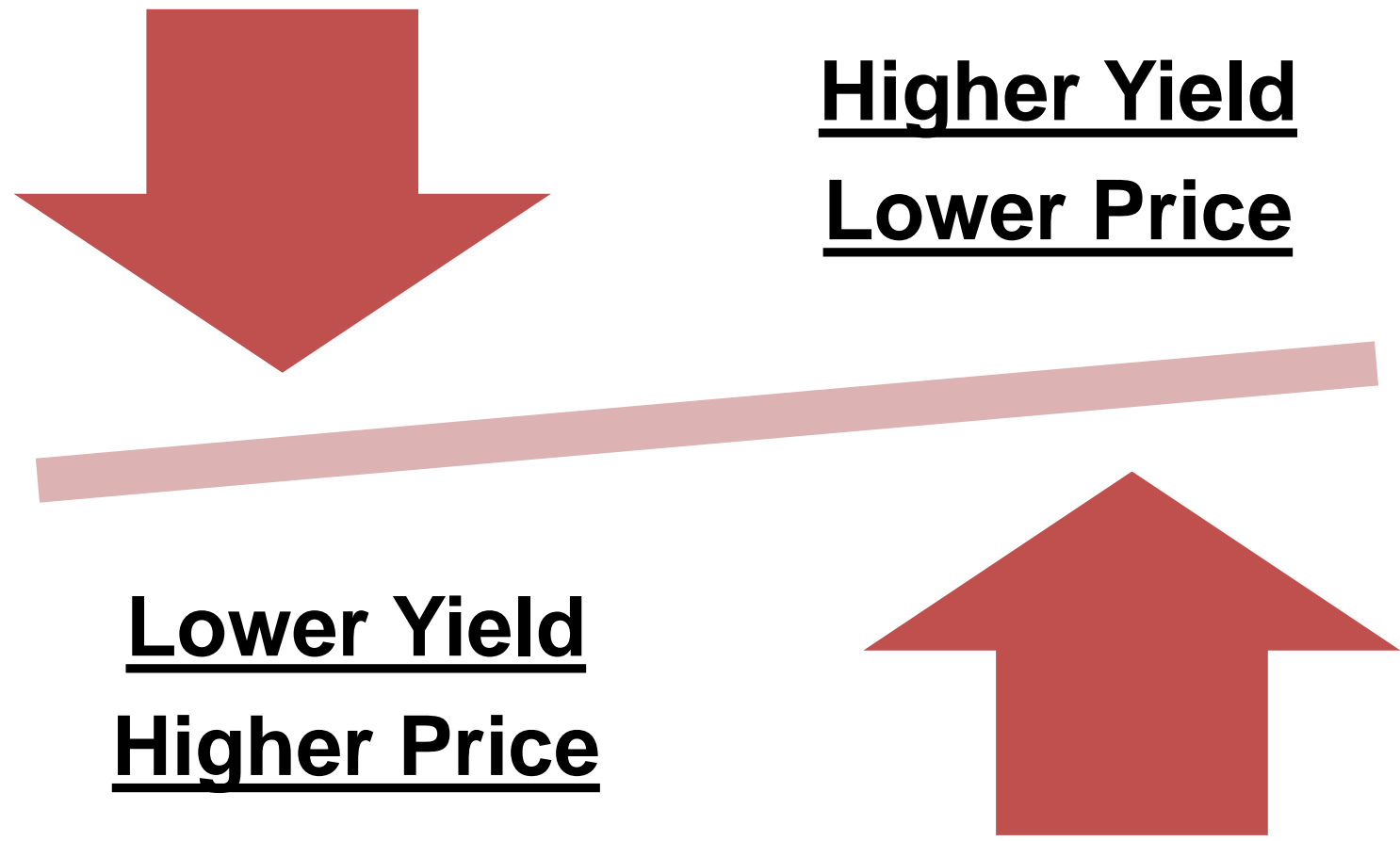


AnnuityStraightTalk.com

1-800-438-5121



Price Moves Opposite To Yield





Compare SMA To Primary Market Annuity



SMA Offers Savings of \$17,339



*\$1,000 per month guaranteed for 20 years, for immediate annuity, joint life, 75 years old California couple vs. SMA.
Rates as of 7/2014 & subject to change.*



Current Case In Inventory:

Compare A Real Live Case To A Primary Annuity

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20 years	\$88,025.12	\$133,100.00	Hartford	4.547%	HUB-GG050514A	In Stock	<input type="checkbox"/>
	PAYMENT	FIRST PAYMENT	LAST PAYMENT	SCHEDULE	COLA	ANNUAL PAYOUT RATE	
	\$550.00	08/03/2014	09/03/2034	242 Monthly		7.498%	
	NOTES	Case Complete and In Stock					
	PRICED AS OF	08/01/2014					

242 Monthly Payments of \$550 from 8/3/14 to 9/3/34, from Hartford. Priced at \$88,025.12 as of 8/1/14



Step 1) Compare To Primary Annuity

- ImmediateAnnuities.com offers easily accessible quotes
- Use advanced options, <http://www.immediateannuities.com/immediate-annuities/>
- In prior examples we have quoted 75 years old- younger = MUCH more expensive!
- Older = About the same Price
- Why?? 20 years guaranteed

Get My FREE INSTANT Immediate Annuity Quote!

75 Male

CA 1 month

Optional: For a 2-person annuity (joint lives)

75 Female

Enter only one of the following:
(1) Amount to Invest, or
(2) Monthly Income You Wish to Receive

Investment	Monthly Income
\$ <input type="text"/>	550 <input type="text"/>
<input type="button" value="Calculate"/>	<input type="button" value="Calculate"/>

For help with the calculator call 800-872-6684.
There is no cost or obligation. Simply enter your age and dollar amount and get your free Immediate Annuity quote instantly!
Your privacy is guaranteed.



Example Case

- Here Is The Quote:

Immediate Income Annuity			
Payment Options	Company A	Company B	Company C
Joint Life Only (info)	\$91,514	\$93,379	\$95,321
Joint Life with 10 Years Certain (info)	\$93,220	\$95,156	\$97,002
Joint Life with 20 Years Certain (info)	\$105,364	\$107,632	\$109,780
Joint Life with Installment Refund (info)	\$97,691	\$99,638	\$101,664

Monthly Income \$550 (Male 75, Female 75 - State CA). These quotes are ESTIMATES and do change often and without notice. To receive confirmed quotes request your free quote report below or call 800-872-6684 for assistance.





Check My Math

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Secondary Market Annuity Inventory Structured Settlements & Seco

Secondary Market Annuity Discounted Cash Flow Calculator

Use this calculator to verify payment streams and confirm pricing.

<http://www.annuitystraighttalk.com/secondary-market-annuities/sma-calculator/>

Compounding:	Effective Rate	Nominal Rate	Ref#	Report For	
Monthly	2.3622361	2.337039832			Calculate >

Cash Flow								
1	Investmen	08/01/2014	\$ 105,364.00	1	Lumpsum	Last Date	COLA	change after
2	Return	09/01/2014	\$ 550.00	240	Monthly	08/01/2034	COLA	change after
3	-Type-	Start Date (m/	Amount	Number	Monthly	Last Date	COLA	change after
4	-Type-	Start Date (m/	Amount	Number	Monthly	Last Date	COLA	change after
5	-Type-	Start Date (m/	Amount	Number	Monthly	Last Date	COLA	change after
6	-Type-	Start Date (m/	Amount	Number	Monthly	Last Date	COLA	change after

Summary

Reference#	1406231433
Effective Rate	2.3622361%
Nominal Rate	2.337039832%
Compounding	Monthly

Inputs

INVESTMENT	1 Lumpsum investment of \$ 105,364.00 on 08/01/2014
RETURN	240 Monthly payments of \$ 550.00 from 09/01/2014 until 08/01/2034



Check My Math Again

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Secondary Market Annuity Inventory Structured Settlements & Se

Secondary Market Annuity Discounted Cash Flow Calculator

Use this calculator to verify payment streams and confirm pricing.

Compounding:	Effective Rate	Nominal Rate	Ref#	Report For	
Monthly	4.547	4.454903333			Calculate >

Cash Flow								
1	Investmen	08/01/2014	unknown	1	Lumpsum	Last Date	COLA	change after
2	Return	08/03/2014	\$ 550.00	242	Monthly	09/03/2034	COLA	change after
3	-Type-	Start Date (m/	Amount	Number	Monthly	Last Date	COLA	change after
4	-Type-	Start Date (m/	Amount	Number	Monthly	Last Date	COLA	change after
5	-Type-	Start Date (m/	Amount	Number	Monthly	Last Date	COLA	change after
6	-Type-	Start Date (m/	Amount	Number	Monthly	Last Date	COLA	change after

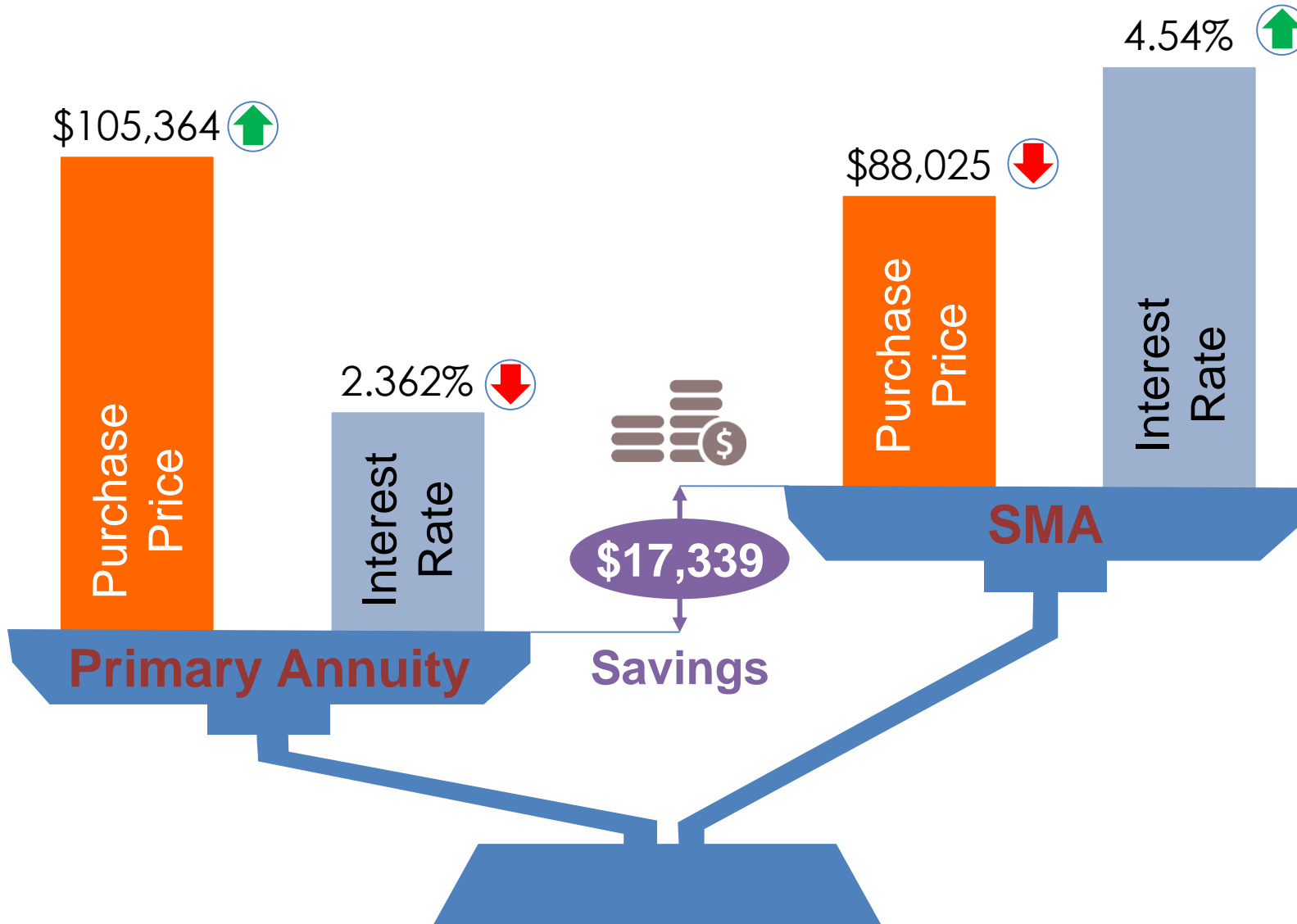
Summary	
Reference#	1406231639
Effective Rate	4.547%
Nominal Rate	4.454903333%
Compounding	Monthly

Inputs	
INVESTMENT	1 Lumpsum investment of \$ 88,025.13 on 08/01/2014
RETURN	242 Monthly payments of \$ 550.00 from 08/03/2014 until 09/03/2034

<http://www.annuitystraighttalk.com/secondary-market-annuities/sma-calculator/>



Compare SMA To Primary Market Annuity



Guaranteed for 20 years

\$550 Per month

**Immediate Annuity for
75 year old California
Couple**

Vs.

**Secondary Market
Annuity (SMA)**

Rates as of July, 2014, subject to change



Compare SMA To Primary Market Annuity



SMA Offers Savings of \$17,339



*\$1,000 per month guaranteed for 20 years, for immediate annuity, joint life, 75 years old California couple vs. SMA.
Rates as of 7/2014 & subject to change.*



Secondary Market Annuities By Annuity Straight Talk



- Secondary Market Annuities are a specialty at Annuity Straight Talk
- AST Has Been In The SMA Market Since 2010
 - 10's of millions in sales to retail investors nationwide
 - Full service SMA wholesale platform for advisors

Contact Bryan Anderson or Nathaniel M. Pulsifer,
Owners of Annuity Straight Talk

AnnuityStraightTalk.Com, or Call 800-438-5121