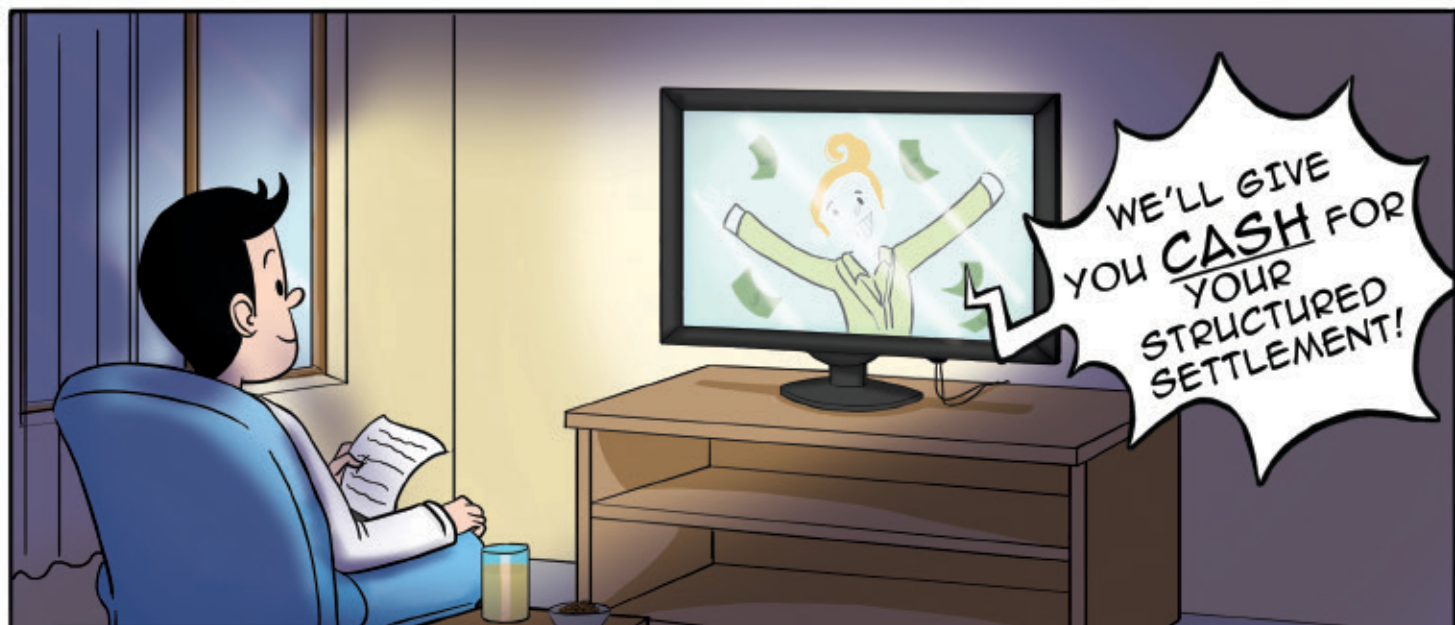
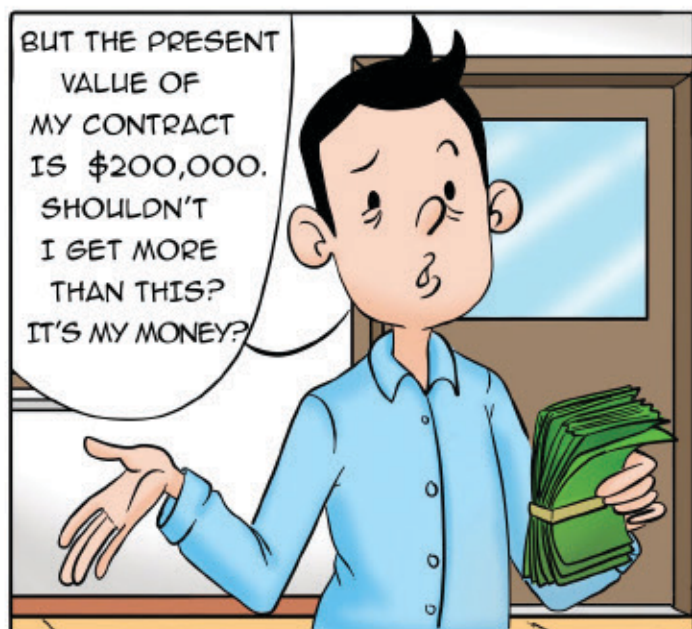


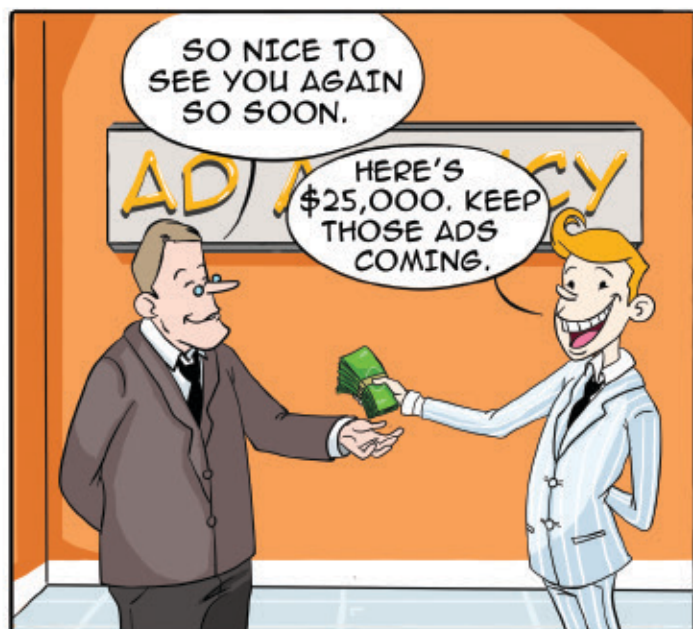
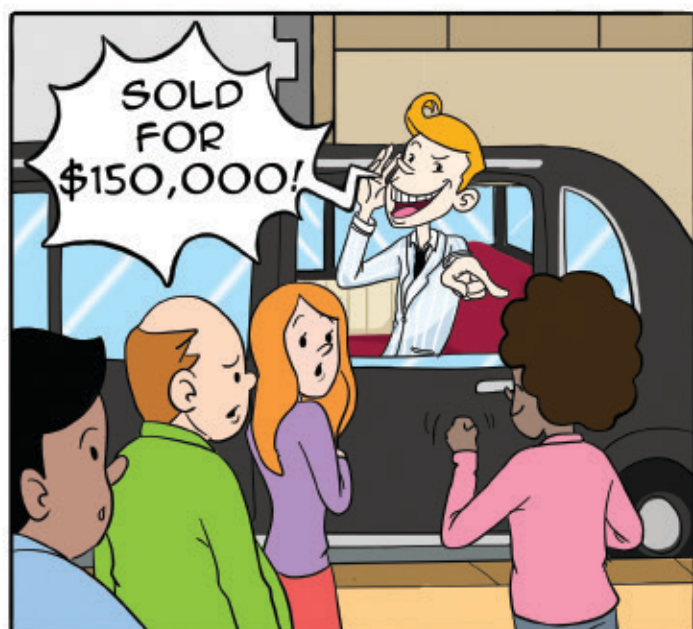
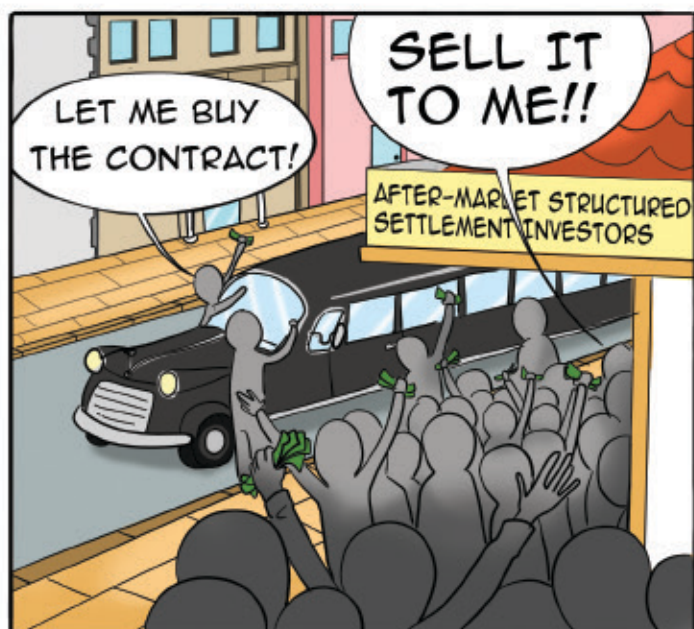
A DAY IN THE LIFE OF A FACTORING TRANSACTION

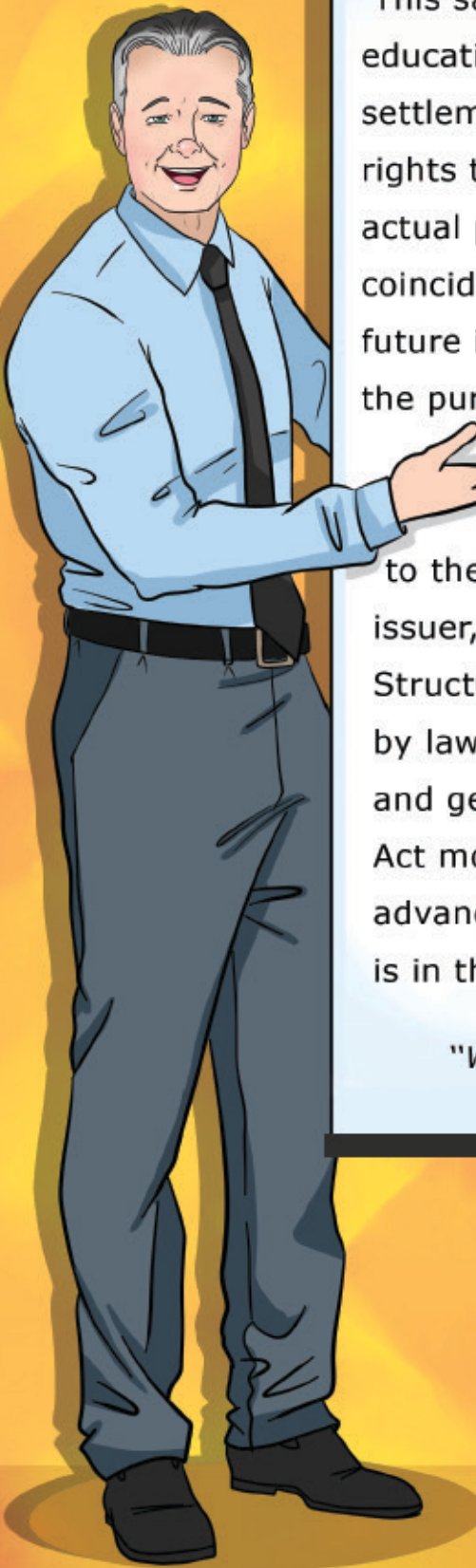












This satirical comic strip is an artistic representation, for educational purposes only, of a hypothetical structured settlement factoring transaction where payees sell their rights to future income at a discount. Any resemblance to actual persons, living or dead, or actual events is purely coincidental. The amount of money offered for any given future income stream, as well as the process involved in the purchase of payment rights, can vary. Anyone considering selling their structured settlement rights should be aware of all the options available to them, including checking with the original life company issuer, before agreeing to any transfer of payments. Structured settlement factoring transactions are governed by law in all states (except New Hampshire as of 3/2019) and generally follow the Structured Settlement Protection Act model language outlining required disclosures and advance court determination that the proposed transaction is in the payee's best interest.

*"We **DO NOT** buy structured settlement payments."*

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