



# When Is It Time to Sell Your Annuity?

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# Chapter 1 – About Annuities

When you made the decision to purchase your annuity, you may have intended for it to be an important part of your retirement income, and you needed a method, which enabled you to save money and taxes. Maybe you wanted to eliminate the possibility you might outlive your savings. So you basically entered into a contract with an insurance company. You may have given the insurance company the money in a lump sum or you may have made a series of payments.

The insurance company in return was to make payments to you either immediately or starting on a specified date later on in the future. Usually annuities will give a tax-deferred increase of your earnings. The insurance company may have included a death benefit, which will pay your beneficiary a guaranteed minimum amount, which may be the total sum of the purchase amount.

Before you consider transferring or selling your annuity, there are several factors to take into consideration. One of them being the amount of taxes you will pay on the annuity when you sell it. Another is the type of annuity you purchased; will it be to your advantage or disadvantage to sell your annuity. You will also want to take into consideration the reason you are thinking about selling your annuity.

Once you have made the decision to buy an annuity, you will find there are three major types of annuities to pick from, the fixed, variable, and equity-indexed annuity. In case you are unfamiliar, here are the different annuities described.

A fixed annuity is a very popular method, which is used as a savings and retirement tool. The fixed annuity is good for long-term investors who like the stability of a guaranteed return at no risk. You will never lose your principal. With a fixed annuity the insurance company will invest in low-risk assets, which will provide a guaranteed return of the investment.

Other than the guaranteed, steady growth, a fixed annuity also has tax-deferred benefits. With a fixed annuity you can defer all the taxes on earnings and the principal to the future. A fixed annuity is basically structured into two stages. The first stage is the long-term accumulation or growth period. The second stage is the actual payout phase. The fixed annuity will be paid out in monthly installments or a set number of payments. If you prefer you can roll the annuity over into another annuity with no tax liabilities.

The next type of annuity is the variable annuity is different from a fixed annuity because you are able to choose how to invest your purchase money or payments. You will have several different options to choose from when you make your investments. When it comes time to pay out, your rate of pay will vary as will the amount of the payments. Everything will depend on the performance of your investment choices.

The equity-indexed annuity is a different type of annuity. During the growth period, whether you make a lump sum or a number of payments, the insurance company will credit you with profit, which is based on changes in an equity index, such as the S&P 500 Composite Stock Price Index. However, the insurance company guarantees a minimum return, which will vary. When your annuity has gone through the growth

period, the insurance company will make payments to you according to the terms of your contract or you can choose to receive the value of your contract in one lump.

All variable annuities are considered securities, which is regulated by the SEC. However fixed annuities are not considered securities. Where is the equity-indexed annuity may or may not be considered a security.

## Chapter 2 – Your Annuity Can Be a Tax Bomb

Annuities are a good way of accumulating money by deferring the tax payments until sometime in the future. When you start drawing out the money from the annuity is when you will start paying taxes on those payments. If you receive the money in small amounts, the tax amount is smaller and easier to handle. However it goes without saying, if you are requesting the money in a large lump sum, or even a partial amount can be large enough to make you reel from the amount of the tax you are required to pay on the amount. This is a reason it is best not to sell your annuity and take the monthly payments for the term of the contract. It doesn't lower the amount of taxes, which will be paid; it just makes it easier.

When the owner of the annuity expires, this is usually when the big surprise hits. If a loved one passes on and leaves an annuity to an heir, it is the only asset, which does not get passed on to the heir without taxes being charged as it can happen with other assets. So the entire sum of the value of the annuity will be taxed when the heir receives it.

There are large sums of money in annuities right now, which is designed to go to the children of the person who originally bought the annuity. When the tax bill comes, it will be a huge shock to all of those involved. It is not unusual to see tax-deferred money, which would have been subject to a fairly low income tax rate to earn taxes of 33% or more when passed on to an heir. The original owner had no intentions of the inheritance becoming a windfall for the IRS rather than the heir they wanted to receive the money. To prevent this you need to make different plans.

If you have a fairly large sum of money you want to pass on to your children or heirs, the alternative to an annuity is a special life insurance policy. It is designed for greatest cash growth, which will replicate the level of accumulation of annuity. People wanting to pass on their savings to their children at their death will like the after tax benefits will be much higher as long as the money was accumulated in the life insurance and not the annuity. The money will include the value of the account with an additional amount of life insurance benefit, which also paid to the beneficiary. This money is paid to your heirs income tax free. This is the best way to save money you want you heirs to receive after your death.

When people realize the benefits of the life insurance policy over the annuity, they may be looking to make a change. You are not able to change your annuity to a life insurance policy without the penalty of taxes. If you decide to make the change, sooner is better than later. The smaller the amount of money to be transferred the smaller the amount of taxes, which will be paid.

Once it is in the life insurance policy the growth will begin much like the growth of an annuity. By closing out the annuity and paying the taxes while the amount is still small when the remainder of the money is placed into the life insurance policy the amount of taxes paid plus will be earned.

There are several different ways you can look at this scenario, which will depend on your individual needs, your current health and additional personal factors. Provisions can be written into these policies to provide care prior to the death of the insured party,

such as nursing home and convalescent care. The larger amount of the insurance policy will be available to the insured party to cover the cost of such care if needed. The remainder would go to the heirs at the time of the death of the insured party.

## Chapter 3 – Is It In Your Best Interest To Sell?

There are times it can be in your best interest to sell your annuity and sometimes it is not in your best interest to sell your annuity. One thing you will want to do is “Homework”. You will want to make this decision based on information, which will help you make the right choice for your situation. Deciding to sell without information is not a smart move on your part.

Sometimes it is best to seek the advice of a professional. The qualified professional will use his expertise of the financial world and give you an unbiased opinion based on your situation.

You need to be aware, if you pay out date is 20 years from now no one is going to give you a large dollar amount and wait 20 years for their investment return. If you have not already received your structured settlement, you might want think about the reason you want a lump sum of money. You may want to make sure it is a definite need rather than a frivolous whim. Sometimes huge financial mistakes can be made this way.

If your annuity can make more of an investment somewhere else, selling your annuity is not a bad idea. If you have an equity-index annuity, it could be best utilized invested in a different place. However, keep in mind the insurance company is guaranteeing you a minimum return on your investment in an equity-indexed annuity.

If you have made the decision to sell your annuity, you will want to look at the bottom line and decide how much will you get for your annuity? If you don't get the amount you expected, then how low will you sell your annuity for?

You and you alone will be making the decision regarding your annuity and your financial future. Make sure you weight the risks and take responsibility to either sell or not to sell on your own shoulders.

## Chapter 4 – You Have Made The Decision To Sell

As it was said early, since you have made the decision to sell your annuity, it is a good idea to research your options in order for you to make good educated choices. Keep in mind, when you made the decision to purchase the annuity you thought about it long and hard, so the decision was made very carefully. Selling the annuity should not be any different, you should put a lot of thought into the decision you are making and make it very carefully, also.

You know annuities are known for providing a steady income and in most cases the income is a guaranteed income. Because that is such an important feature, you will want to consider whether or not you need that steady income. If you are planning on reinvest the money from the annuity, which could earn you a better return, then it is a good idea to sell your annuity. If you require the income provided by the annuity and you are not planning on reinvest the money, then it is not a good idea for you to sell your annuity.

Also there is always the possibility, when you purchased the annuity it was intended to make a large purchase, such as a new home or high dollar car, or even to start a business. Knowing this when you purchased your annuity, you made other arrangements towards your financial security during those retirement years, then by all means sell it, but you will still want to do some research to get the best price you can for your annuity.

To cash out your annuity, you will want to find out the options you have. This will take a phone call to your insurance company so they can tell you your options. Some of the annuities have a “surrender charge”, which will lower the cash value of the annuity because of the early withdrawal. In some cases in order to get the full value of the annuity the owner must receive 5 to 10 years of payments. If you have purchased an annuity by making an upfront payment to receive payments immediately, there is no cash buy out.

The insurance companies offer may not work for you. However it is still important to know the facts, because it will help you understand the costs and benefits when dealing with the secondary market.

You will want to contact a reputable buyer of annuities when you are looking to sell your annuity or even just to get a quote. They will review your policy for free in order to determine its fair market value in the secondary market or even through your insurance company or financial advisor. To receive this analysis you will be under no obligations, so basically “no strings attached”. You will want to work with a company who has the reputation of providing good service and good value to annuity owners whether you deal directly with the company or through your financial advisor.

The buyer should be prepared to explain in detail the nature of your policy and be willing to answer any questions without pressuring you to sell your annuity. When you are selling your annuity on the secondary market, it is important for you to understand you have options. When your insurance company tells you, you are unable to cash out your annuity or you must pay “surrender charges”, these are the types of situations the secondary market can be the most beneficial.



If you are receiving payments from your annuity, do you need part of the payment?  
Buyers will work with you, you not required to sell the entire annuity you can only sell a portion of it.

You will want to get some tax advice when you sell your annuity, since it can have some significant tax consequences. Fortunately many of the tax consequences are good ones, especially if the sale of the annuity is for the purpose of estate planning. Transferring wealth to your heirs is not considered to be part of estate planning. The majority of your annuity would end up going towards the paying of taxes.

However, if you sell your annuity and purchase stock, bonds and mutual funds, these can be passed on to your heirs income tax free until they choose to cash them. Your annuity could eventually amass a fortune, should your heirs choose to leave them intact for their heirs.

## Chapter 5 – Structured vs. Lump Sum

The word finance to many people is a foreign word. It is not something they are familiar with, but that does not have to be the case. When you purchased your annuity, you had to learn a fair amount about annuities, which is understandable. Now you have a structured payment or you could change that into a lump sum, and you know the difference between the two.

You should already know an annuity is a type of investment where money is deposited in on large amount or in payments over time. The money deposited earns even more money and after a certain period of time is paid out to you in installments. These installments can be made monthly, quarterly or yearly and usually the amount you will receive has been predetermined. There are two main reason annuities are purchased.

They are purchased by an individual who is planning for their retirement years allowing them to have access to an income to supplement their Social Security and any additional retirement income they will have available. An insurance company will purchase an annuity for an individual as a part of their structured settlement, usually from a lawsuit. The idea behind this purchase is to prevent the individual from depleting their money rapidly without a thought for the future.

Instead the annuity money is kept under control and is only paid out in pre-determined installments. Should the individual decide they want the entire amount in a lump sum there is nothing the insurance company can do about it.

The lump sum is just as it sounds. A one-time payment of the entire dollar amount all at once rather than being paid over time. Many people are of the opinion a lump sum is a bad idea because it does not provide any security for the future. Individuals might spend the money more rapidly if they have the entire amount at their fingertips. Individuals without any self-control will not save or invest large sums of money will find themselves in a bad situation. The money will be gone and no money will be coming in. Most people prefer to have control over their money even if they don't have the self-control to save or invest it.

Once you have an annuity you are pretty much at the mercy of the structured payment schedule, unless you decide to sell the annuity. If you wish to sell an annuity, you will find numerous companies and individuals specializing in the liquidation of annuities for lump sum payments. This is an ideal situation for the person who wants the money quickly and no longer wishes to receive the money in payments.

If you are an owner of an annuity, your first step is to find an annuity buyer. Once this process is done, all that is left is the process of the transaction, which will transform the annuity into one lump sum.

## Chapter 6 – Reasons You Should Sell Your Annuity

If you are currently receiving payments from your annuity, you might find it difficult to understand how selling your annuity would be to your advantage and why would you need or want to sell your annuity. Receiving checks in the mail once a month or on a regular basis can be great, but a single large check could be better. Here are some reasons to sell your annuity.

One of the benefits of selling your annuity is you will receive your money today rather than later on in the future. The idea of a structure settlement growing for decades until the time you start receiving checks in the mail on a monthly basis was and is a very good idea. Unfortunately, the real world we live in does not follow along with the logic. In the real world your money is making money for other people, which should be your money. Also in the real world your money is worth more today than it will be in the future. If you consider the cost of living and the speed it is rising, your money will buy more today than it will in just 5 years.

Another good reason to sell your annuity is to enable you to deal with a financial crisis when it hits you. This can be something like a medical problem, a major mechanical problem with your only means of transportation. Whatever the reason, selling your annuity will put that money in your pocket when you have to have it. With an annuity you have no control over your money. It goes into someone else's hands. Some people find it preferable to have access to their money whenever they need it.

Depending on how your annuity is set up, your money could be earning interest for someone else. Your annuity could be set up to earn interest, but you can sell your annuity and invest it in a more profitable investment, which will give you a higher return, which you will earn.

Our situations in life are not guaranteed to always stay the same. Having a certain amount of flexibility is necessary, and you need flexibility when it comes to your money, too. If you have money tied up to where it is not easily obtainable, you will consider selling that annuity at some point in your life. The annuity is great for retirement planning, but unfortunately we cannot always plan out life. If we could, there would be no unexpected surprises or crises.

Whatever your circumstances are it could be worth looking into your options of selling your annuity or leaving it as it is. If you can make an investment, which will give you a higher return than your annuity, you will want to look into selling it. Because your money really is worth more today than it will be in the future.

## Chapter 7 – Tips You Should Know Before Selling Your Annuity

When you go to sell your annuity, you will be undertaking something you have never done before. Here are some tips to help you make sure you are doing everything you should be.

You will want to check the interest rate your annuity is earning. If you are considering selling your annuity in order for you to invest your money in a more profitable vehicle, you won't know if it is a better investment when you have no idea how much you are earning right now. Also you may understand and be aware of the time value money allegation and believe your money will lose value in the long run. So you really need to take the time to look at the interest your money is earning right now.

Take the value of your annuity right now and the earnings it will make, then you will want to figure in the inflation rate, which is at 4% right now. Then you will know, basically the money in the annuity is losing its value at the rate of 4% the longer it sits. You will be able to determine whether the new investment will make you more money than your annuity; if not, maybe you need to reconsider selling it. Checking the interest rate on your annuity will give you the answers you need to make an intelligent decision.

After you have made the decision to sell your annuity, you will be looking for a company to buy the annuity. Make sure you will be dealing with a reputable company. Check with the Better Business Bureau to see if they have any unresolved complaints. Find out if they provide outstanding service. If you want superior service, make sure you find it. Don't settle for less.

This will all be new to you, so make sure you ask questions so you will have an understanding of what is going on, what to look for and what you are looking at. Find out how long it takes to receive the money once the deal is all said and done. Know the type of paperwork needed to complete the whole process. Know ahead of time the types of problems, which could arise. If you know exactly what to expect you won't get impatient or worry needlessly when it seems things are taking longer than it should. By understanding the process, you won't feel like you are in the dark.

Even though you have made the decision to sell your annuity, make sure you are doing what is best for your situation. You gave it a lot of thought when you bought the annuity, so when you sell the annuity, you should give it just as much thought. Just make sure you are not rushing into a rash decision, which you will regret later.

After the decision has been made and the company to buy the annuity has been found, give them all the information they need to process the transaction and then sit back and let them do their job. You have done your best to make sure your decision is the right decision.

## Chapter 8 – Tips You Should Know Before You Sell Your Annuity Payments

When selling an annuity, you must take into consideration how the process works and what it entails. You will want to take certain steps to give you the best outcome. You don't want to get blindsided by an unexpected turn of events. You don't want to become impatient and start cutting corners either. Consider these tips before you sell your annuity to ensure you are ready and aware of what to expect.

You have a reason for selling your annuity, but you also want to make sure it makes good sense to sell the annuity. You maybe planning on reinvesting the money from the annuity or you might need it to get you through a financial crisis; whatever the reason is the important question is "have you made plans?"

Once the money has been used you will need to have a plan of action. Farther down the road there could be another financial crisis and of course your "golden years" are fast approaching. You need to have a plan, so just like the Boy Scouts, you will "Be Prepared".

As you are looking for a company to buy your annuity, just remember not all companies are alike. There are good ones and there are the bad ones. You will want to make sure you avoid the bad ones. You might even run across some companies, which are unscrupulous and dishonest. If you can trust your instincts, trust them. If not, take someone with you whose instincts you do trust.

If something seems to be wrong, chances are it is wrong. Don't be afraid of getting another quote and comparing companies against each other. You want to get the best deal possible for yourself. It is your money; you just want immediate access to it, and so keep as much of it you can. Always check with the Better Business Bureau if you are unsure about any company you might be dealing with.

Read the entire contract before you sign it, especially the hidden fees. You want to know about any hidden charges upfront. You don't want to end up with less money than you thought you were going to get, because of lack of attention.

Ask questions about everything you don't understand. You can even make them repeat step by step everything, as it will take place, just to make sure you have it down correctly in your mind. Make them clarify any details if only for your own piece of mind. It doesn't hurt to make sure you have it all in writing. The company has more experience at doing these types of transaction, but you are a novice, so it is understandable for you to ask lots of questions. After all it is your money at stake.

Selling your annuity and receiving the check will probably take as long as a couple of months so don't get impatient. You will need to keep in mind most insurance companies will not allow you to sell your annuity to a third party. The courts must get involved for the sale to take place. Paperwork must be filed with the courts before the sale of your annuity can go through.

Trying to rush or hurry through the process you may miss an important detail and it won't get you anywhere. You are literally at the mercy of the courts and the length of

time it takes for them to process your paperwork. If you need the money quickly, try and start early enough to get it done by the time you need it. Just be as patient as possible because there are procedures, which must be followed and cannot be hurried.

## Chapter 9 – Exit Strategies for Annuities

When you are trying to sell your stocks, bonds, or mutual funds you will find it is easy, but selling your annuities are another story. If you have a tax-deferred annuity, you will have to pay surrender charges to cash out. At one time, if you were already receiving payments from your annuity, you were stuck with it until it paid out. That is no longer the case. An emerging secondary market for annuities is giving investors the opportunity to sell their annuities for more money than the insurer would give you.

If you are looking to sell your annuity, you might find these transactions appealing. An American Council of Life Insurer survey questioned 460 annuity holders. 27% of them said they were afraid they would not be able to sell their annuities, if they needed money for something else.

J.G. Wentworth, Peachtree Settlement Fund and a handful of others are incorporating into their usual business of buying structured settlements, the buying annuities. With this new market, not every policy can be turned into cash. There are annuities, which are in tax-qualified retirement accounts are not sellable because the Internal Revenue Service will not allow the ownership of these annuities to be transferred. Another ineligible for sale annuity is the immediate annuities. The payout of this annuity is not guaranteed.

The price you get for the sale of your annuity is based on the entire dollar amount, which is to be distributed, the amount of time the payments will be made, and the current level of interest rates. The other factors to be considered are the financial strength rating of the insurance company along with the terms and conditions of the contract, such as a death benefit.

Another unusual way to sell your annuity would be to transfer the current annuity to another annuity, which will make you larger payments and the amount of time you will receive those payments will be shorter. You may have to pay larger fees for the new annuity, but you may fair better with the end results. You can also use your annuity as collateral on a loan.

If your reason for selling your annuity is to receive a large sum of money to get you through a financial situation, you may want to try and get a loan before you try to sell your annuity, or you may have an annuity you are unable to sell because of the type of annuity you have.

## Chapter 10 – Looking For a Buyer

How you came to be in possession of an annuity doesn't really matter. The annuity whether it was purchased by you or purchased on your behalf, it was put into place to ensure your financial security in the future. The fact remains you have it and now you think you want to sell it for what ever the reasons. You need to educate yourself, so you have the information you need to make a wise decision. So keep in mind:

Laws have been enacted to restrict the sale of structure settlements and annuities by about two-thirds of the states in the United States.

Federal restricts the sale of tax-free structured settlements to a third party.

To discourage the sale of structure settlements and annuities, some insurance companies will not hand over or transfer annuities to third parties.

Depending on where you live and the terms of your annuity contract, there is a chance you will not be able to sell your annuity without court intervention. If you can sell your annuity you might want to ask yourself one question, "Why should they buy from you?" When a company wants to buy your annuity or structured settlement it is because they are going to make a profit from the purchase. Their profit comes from the payments you would have received. You will be selling your annuity at a loss. How much of the total value of the annuity you lose by selling it will be up to you.

When you are looking for a buyer, you will need to talk to several different companies in order to keep the most of your money. You are looking to receive the highest payoff you can get for your annuity or structured settlement.

You also want to make sure the company buying your annuity is deep-rooted, reputable and well-funded company. You will want to avoid companies who will secure your annuity and disappear before they ever pay you for the buy out. You will want to research the company to find out any history of their track record.

You will probably have to go to court in order to get the judge's approval to the sale of your annuity or structured settlement. You may want to consult with an attorney before signing any documents regarding the sale of your annuity or structured settlement. Just remember the deal is not written in stone until you sign the papers, so if there is any aspect you are unhappy with you will need to make it known before you sign the papers not after.

Here are some tips you might want to remember when you are talking to buyers of your annuity.



## Chapter 11 – Tips On What Not To Do When Selling Your Annuity

When you are looking for a buyer for your annuity or structured settlement, you have to be attentive and sharp. You are trying to get the best price you can for your annuity, so here are some things you will want to avoid doing in order to accomplish that.

You don't want to take the offer of the highest bidder. Some buyers will make that high offer in order to get you in a contract. Then they will start with the excuses as to why the offer is lower. Once you are in a contract with them and they have a funding source, it will be difficult for you to back out. If you can back out, you are going to be starting the process all over again. You will have wasted time you may not have, especially if you need the money quickly.

Never take the offer of a buyer who says you will have your money in two weeks. They can't make that promise, which means if they will lie about that what else have they lied about. Also remember the closing time is set by the state laws of the state you live in as well as the state where the insurance company resides. It is possible for the closing to take as long as a couple of months. Plus in most cases papers have to be filed with the court. All transactions take time; have plenty of patience on hand with this type of transaction.

Remember you are not obligated to sell the entire annuity you can sell only a portion. It may be in your best interest to take only part of the annuity rather than the whole thing. You will leave money you can fall back on for another rainy day.

Never allow your emotions control your decisions. If you are desperate and emotional, you may end up with a deal, which will hurt you financially in the end. You will miss important details when you are emotional and desperate. We also have a tendency to really think things through when we are in such a state of mind. Once you have heard the offer, take a day or two to think about it.

Maybe try explaining it to a third party to see if it actually sounds as good as you think it does. If you can take the unsigned contract with you, all the better you will be able to let someone else read the fine print and you will have the opportunity to re-read it several times. You can read over the fine print better than when you are sitting in someone's office and rushing through it in order to get it done.

Make sure you have thoroughly checked out the company and their reputation. You can call the attorney general, the Better Business Bureau, and even consumer affairs in the area they are in to ask about any pending lawsuits, unpaid disputes, or unresolved complaints. Make sure the company has a strong financial rating.

The last thing you want is a promise of a check you never receive and your annuity in the hands of someone other than yourself. So, don't sign anything until you are sure you are dealing with a reputable purchaser.

## Chapter 12 – About the Time Value of Money

You will hear it on the news at least once a day; the value of the dollar is declining. It is the US dollar, which is used to give equities and commodities their value. Inflation and the declining economy, which may fear will turn into a recession the future value of money is shaky at best.

Gold might be the only investment worth hanging onto, because it has kept its value regardless of the financial situation of the United States and the rest of the world as well. The US dollar is one of the legal tenders used to give gold its worth. When the US dollar declines in value, the value of gold rises.

It is odd; the value of money can vary. It can appear strong one year and then lose its value in a few months. Smart investors are aware of the times we live in, when the dollar is decreasing in value along with those currencies of other countries. So they will consider alternative investments and they think in terms of the returns. The certainty of your future payments are losing they're worth now, what will their value be in the future when you actually see those payments.

So why hang on to them? It seems the smartest move would be to cash the future note in and reinvest it in an area, which is more stable. The declining housing market here in the United States is an area, which it would be safe to say, you will not be considering as a stable investment.

The president elections are fast upon us and the candidates are making promises, which will remedy the sick economy. Unfortunately that information may not make you feel any better. They don't have a crystal ball any more than we do. At best they can try to fix the economy, but we, the American people are the ones controlling the spending of our money and we choose how our money will be invested. You are the one responsible for knowing the value of your investments and you are the one who should make an intelligent and educated decision about your investments.

At one time the Feds didn't print money in order to keep the economy afloat. There was a joke during that time, the makers of Monopoly printed more money than the US treasury. Today however is not the case. The Feds are printing money to keep the economy from failing.

With the recession looming largely over us, the little bit of cash we have today will decrease in value even more than it is. Regardless of what many people might think their annuities and structured settlements may not be increasing in value as time goes by. If you need advice regarding the current situation of the economy and your annuities value, you will need to talk to a financial expert

## Chapter 13 – Section 1035 Exchange

The exchange of an existing annuity or life insurance policy for new ones at a different insurance company without the penalty of tax is called a Section 1035 Exchange. These exchanges must meet the requirements of the Section 1035 of the Internal Revenue Code for the tax-free status of the exchange. Because of the 1035 Exchange, annuity and life insurance policy owners can exchange their old outdated contracts for newer and more efficient contracts while maintaining the original policy's tax basis while postponing the gains for federal tax purposes.

To avoid paying taxes now on the earnings of the old contract is one of the reasons to use a 1035 Exchange. Usually when there is a surrender of the existing contract taxes are levied since the owner of the contract will have access to the earnings of the old contract, which becomes current income.

The "old" contract must actually be exchanged for a "new" contract for the transaction to meet the criteria of the 1035 Exchange. It is not enough for the policyholder to receive a check and apply the same money to the purchase of a new contract; the exchange is to take place between insurance companies.

A second reason to use a 1035 Exchange is the preservation of the adjusted basis of the "old" contract. This is especially good for those whose "old" contract has a higher value in the adjusted basis than the actual cash value. The adjusted basis is the total amount of the premiums paid in less any dividends or partial surrenders received. This is important when the owner has a fairly large amount of money invested in the "old" contract.

It is one of the requirements that the owner of the original contract be the same owner of the "new" contract. Once the exchange has been changes in ownership can take place. The types of contracts must be life insurance, or annuity contracts, which have been issued by a life insurance company.

These are the types of exchanges, which are allowed by the Section 1035 Exchange an "old" life insurance policy can be exchanged for a "new" life insurance policy; an "old" life insurance policy can be exchange for a "new" annuity contract; and an "old" annuity contract can be exchanged to a "new" annuity contract.

Several "old" contracts can be exchanged for one "new" contract. There is no limit on the number of contracts to be exchanged for one contract. All the contracts however must belong to the same owner. It is allowed for the death benefit in the "new" contract to be less than the "old" contracts as long as the remaining requirements have been met.

Under the Internal Revenue Code Section 1035, the owner of a deferred annuity can exchange it for an immediate annuity and it will qualify for tax deferral. However, it will depend on the exception under the Internal Revenue Code Section 1035 the owner relies on to avoid the 10%.

A taxpayer can avoid the 10% penalty if the payments are made on or after the date the owner turns 59 ½ years old.

One can also avoid the 10% penalty if the payments are part of a series of considerable equal payment made periodic made for the life expectancy of the owner or the joint life expectancy of the owner and the beneficiary.

If the payments are made under an immediate annuity contract for less than the life expectancy of the owner who is under 59 ½ years old, will not avoid the 10% penalty.

Section 72 of the Internal Revenue Code requires the immediate annuity payment must begin within one year of the purchase. Since the IRS will most likely insist the purchase date of the “new” contract will be the date of the “old” contract of the deferred annuity. Since it is very unlikely the “old” contract was purchase within one year of the “new” contract, the payments will not qualify for this exception.

Section 1035 Exchanges also are used for the exchanging of life insurance policies. There are circumstances where it may be to the owner’s benefit to exchange the existing life insurance policy to a new and improved model. The health status of the owner of the policy could have drastically improved, which would qualify the owner for a cheaper premium because rates of a life insurance policy is based on the health of the insured person.

If the financial situation of the insured party is drastically changed, it might be to the insured person’s advantage to change insurance policy whether it be for a cheaper premium with a less payout amount or a higher premium with a higher payout amount.

You may want to change policies, if you are able to get a better death benefit or if the policy features a better investment opportunity for the owner of the policy.

Because of Section 1035 Exchange, the owner of the policy does not have to cash out the old policy to purchase a new one, and they will also be able to maintain the original basis of the old policy and carry it over to the new policy.

With the Section 1035 Exchange, if you own a cash value life insurance policy and you wish to transfer it to a new life insurance policy you are able to do so. However you can also transfer the life insurance policy to an annuity if you wish. The transfer of an annuity to a life insurance policy is not possible. You would be forced to cash out the annuity, pay the taxes owed, and then you can purchase a life insurance with the same money. These transfers are all tax-free transfers as long as all the rules and guidelines are followed.

The owner of the policy must assign the old insurance contract to the new insurer in exchange for the new contract. Tax-free treatment will not apply if the owner surrenders the previous contract. This is true even if the owner immediately signs the surrender check over to the new insurer or instructs the previous insurer to make the check payable to the new insurer. No checks can exchange hands for the transaction to qualify for the tax-free treatment.

The owner of the policy should compare both policies carefully before making a decision to transfer. Ask to see the “in-force illustration”. This will show the projected cash value and death benefit if the interest rates and death-benefit charges remain at the current level. If the owner will benefit from the transfer of the old policy to the new policy, make

sure a Section 1035 Exchange can take place and decide which policy will suit your needs the best.

## Chapter 14 – Exchanging an Annuity

Many times when you have a life insurance policy or an annuity contract, you will be approached to exchange your old one for a new model. The new model will have better or the latest features. The exchange is tax-free, the new contract may even sound better, but you could lose instead of gaining by making the exchange.

You are aware of the three different types of annuities, the fixed, the variable and the equity-indexed. Just to give you a quick run down, fixed refers to the earnings and the insurance company guarantees the payouts. Variable refers to the amount of you will gain and be paid will vary with the stock, bond and money market funds you have chosen. Unlike the fixed, the variable annuities are registered with the SEC.

The SEC and the FINRA coordinate the sales of the variable annuities. The equity-indexed annuities have features like the fixed and the variable annuities. The returns will vary unlike the fixed, but less than the variable, and the equity-indexed annuity is a greater risk than the fixed but less than the variable and the potential return is less than on a variable annuity.

Variable annuities can have several fees forced on them when you invest in one. There could be “surrender charges”, which is paid when the money is withdrawn before the term; “mortality and expense risk charges”, which is charged by the insurance company for their risk under the contract; “administrative fees”, for the record keeping; “underlying fund expenses”, which are related to investment options; and charges for “special feature”, such as a stepped-up death benefit or a guaranteed minimum benefit.

Should you decide to exchange your life insurance policy for a new model or if you choose to exchange an annuity for a new model annuity the Internal Revenue Service allows you to make the exchange without the penalty of income tax. However you are not able to receive a check and apply the proceeds to the purchase of a new insurance or annuity contract, and you are not able to exchange an annuity for a life insurance policy without the penalty of taxes.

There are any number of reasons why a person would want to exchange their existing variable annuity contract for a new contract. Many of the contracts now offer bonus credits toward the value of your contract by a certain percentage, which ranges from 1-5% for each payment you make. There have been new additions in recent years in the annuity features, more so in variable annuities, which are good reasons to consider an exchange. Investment options have been increased.

Some variable annuity contract are less expensive to get into have been created. Living and death benefits have been improved. With the growth of the stock market, many insurance contract holders have wanted to take part in that growth. These can be very good reasons for wanting to exchange one variable annuity to another.

Of course it is always good to look at the other side of the coin, so to speak. There will always be cons when there are pros. The exchange or replacement of insurance or annuity contract is not always a good idea, for the following reasons.

Many times of the insurance companies will add additional charges to you, which end up offsetting the bonus payments you will receive. Other contract requirements, like “surrender charges”, eventually expire with an existing contract. New charges will be charged with a new contract or may increase the length of time the “surrender charges” are needed. Other charges may include an annual fee on the new contract. The new features offered by the new contract may not give you any advantages. Your broker may end up making a higher commission for a variable annuity than on any other product.

If an exchange of your annuity contract will be in your best interest then you need to do the exchange. However, don't make the mistake of making the exchange because the person trying to sell it to you talked you into it. With the drop in variable annuity sales, talking you into an exchange may be the only way the sales person can make a sale, so watch out for it.

The brokers or insurance agents recommending the exchange of an annuity contract are required to tell you all the pros and cons of the exchange. They are permitted to recommend the exchange to you only if it is in your best interest and only if they have looked over your personal and financial position and needs. They also have to look out for your tolerance for risk, and the financial ability to pay for the new contract. Then they should point out all the necessary features you need to focus on as you are considering the exchange.

It is a requirement for the brokerage firms to have forms, which will replicate the customer admission of an exchange. The annuity owner and the salesperson must sign these forms, and the forms should provide a comparison of the features and costs of an existing contract to the new contract. It is a good idea if you look over these forms very closely.

With or without forms you will want to ask the total cost of the exchange. You will want to know if there will be any changes to the surrender period or other terms and will they affect me? Have the new features explained to you and why do you want or need those features. You will want to know if the features are worth the extra cost, and will you get paid a commission for the exchange and if so how much will it be.

Don't sign any exchange form, agree to an exchange or purchase until you have had the opportunity to analyze all of the options carefully. Make sure all of your questions have been answered and you are sure the exchange is an improvement over the contract you have presently.

Selling an annuity or a structured settlement is not without risk, so you will need to be cautious. It also comes with a price there will be additional charges to pay not to mention the income taxes, which will have to be paid and if you are under 59 ½ year old you will have an additional 10% tax penalty of early withdrawal.

## Chapter 15 – Getting Cash For Your Annuity Payments

You can sell your annuity or structured settlement for cash to a private note investor or lending institution. You will not be doing this without risk. This is the reason it is so important for you to understand the workings of this type of business deal, and it is even more important for you to examine the company you are planning to make your sale to.

Acquiring cash for annuity payments is a more complex process than you realize, which means it will require the assistance of an annuity specialist or a structured settlement specialist. This person might be an attorney or a professional who has received training in the field of annuities. You will begin the process by contacting the insurance company who prepared your annuity or structure settlement contract or you may choose to work with a different individual, but you will need the help of a professional.

As you sell your annuity payments to a private investor or financial institution, you hand over to them the rights to your future payments in exchange for a lump sum. Annuity payments can be sold as a whole or just a portion. For example, if your annuity provides payments for twenty years, you have the option to sell one year to twenty years of payments. If you choose to sell them two years, you will not receive payments for those two years, but you will receive the remaining 18 years of payments.

One of the first steps to acquiring the cash for your annuity payments demands you to decide how much money you will need in to have. Many people choose to sell their annuity payments to pay off debt, medical expenses or college tuition. Others want their cash to make an investment or for the purchase of stocks, bonds, mutual funds, or even real estate. With today's housing market, they are not looking to buy a house, but instead to purchase land.

The second step involves gathering the details of your annuity payments. The investor or financial institution will must have the name of the insurance company backing the annuity payments as well as the details of the annuity such as the dates, amounts of each payment and the number of payments.

The investor will also need to know the amount of money you are asking for and the number of payments you wish to sell. The information requested by the buyer will help him or her to evaluate the current value of your annuity.

After reviewing the information the investor will call you to inquire about payment options. Private investors who specialize in annuities do not purchase the annuity themselves they will contact a number of annuity buyers on your behalf. Then the investor will first contact you with the highest offer of one of the buyers and then they will coordinate the connection between you and the buyer.

The preliminary consultation will take around thirty minutes of your time. You want to feel at ease with the investor, if not do not do business with him or her. If you do, then take the time to ask questions and obtain references. It is important you contact the referrals and conduct a reasonable amount of time researching the company. You should also check with the Better Business Bureau to see if there are any unresolved complaints against this company. If you can, it is a good idea to find out about any pending lawsuits.



Once a buyer has been located for you annuity payments you will receive documents, which will require you to sign them and have your signature notarized. This part of the process will take anywhere from 3 to 10 business days as required by state law.

Once the documents have been signed they are then sent to a factoring company who assists with the underwriting process. Once the underwriting process has been completed, the papers then must receive the approval of the judge, who authorizes the transfer of payments. It is important for you to have a very convincing reason for selling your annuity payments for cash. Many judges are reluctant to allow the sell of annuity payments for cash unless the annuity owner can show just cause.

Before attempting to sell your annuity payments for cash, do a thorough examination of several different note-buying companies. Speak to several consultants prior to making a decision on a company. This will go a long way in ensuring you are dealing with an honest company and your experience with the sale of your annuity payments much more pleasant.

## Chapter 16 – Selling Annuities Fast

Converting your annuities into cash can be the only option for some people. There are any number of reasons you must sell your annuity. Most of those needing to cash in their annuities can't wait for the monthly payment and if they are receiving the monthly payments, they are not large enough to cover the large expense looming over them.

It can be a better alternative to bank loans because when it is all said and done you won't owe anyone any money. With a bank loan you are required to pay it back. However the bank loan will probably happen quicker than receiving the pay out for your annuity payments.

Cashing out your annuity is a major decision. You are using money intended for your future. But if you plan ahead and know how to go about it the cash from your annuity can become more profitable.

Selling your annuity start with finding a buyer or investor, it is their job to assess and change annuities into cash. The will look at all the factors about your annuity, such as interest rate, balance, running time, and payment history. Buyers will not all give you the same quote, so you will want to shop around for the best price.

There is one thing you will want to keep in mind, the cash payout will not be as large as the actual face value of the annuity. Converting your annuity to cash, your buyer assumes the risks of the failing inflation and falling interest rates. If the annuity loses value, the buyer will pay the difference. The risk will be figured into the cash out price of your annuity.

Even with the lower payout many people will still choose to cash out rather than retain the annuity. The time value principle is behind the reason; your cash in hand is worth more today than you payments in the future. Having your money now will give you more room to earn. When you convert your retirement annuities to cash, you can invest it somewhere else and it will earn interest. Your new investment can earn enough interest to make up the difference on the money you lost as well as gains, which can surpass the money you would have earning with the annuity.

If you don't need all of the money in the annuity, you are able to convert just the portion you need. With a partial sale, you only exchange part of the money for cash and the rest remains intact. This is a great option if you wish to continue receiving payment or you would like to retain the interest rate you have on your current contract. If you have several annuities, you can covert them all into to cash at once.

You want to look for a buyer who has access to several different cash flow notes such as, mortgages, business notes, and land contracts. You will be able to combine al of your investments into one making it easier to manage and there will be less risk involved. There are several ways to arrange the sale make sure your buyer discusses all of those with you.

Your buyer is the one person who has control over the amount of money you make on the sale. Just make sure you have a buyer who works for a professional buying company. You want the company to have plenty of experience in the conversion of

annuities into cash. Make sure to ask for referrals and check with the Better Business Bureau. Never agree to pay any fee upfront. Professionals will not charge you to review your annuity and give you a quote.

Changing your retirement annuities into cash can protect your investment into your future. It enables you to do more with your money. Monthly payments as a steady income is practical, but with your money locked away you will never know what opportunities you'll miss..

## Chapter 17 – Cashing Out Your Annuity

Saving money gives you a good feeling and watching it grow is even in some ways fun. It is amazing the way it makes you feel when you know you have a certain amount to fall back on. Just knowing it is there gives you a feeling of security.

Cashing out stocks, bonds, or mutual funds is easier than cashing out an annuity. At one time, if you were already receiving payments from your annuity you were not able to cash it out you were basically stuck with it. Laws have changed since then. Now it is possible for people to cash out their annuities in order to receive a lump sum.

However there are several good reasons to keep your annuities intact and not cash them out. You need to look at the dates of your payments closely. Just as an example, if you have an annuity, which will pay you \$100,000 in 2015, you can bet you are not going to be able to get that amount of money when you cash it out now. If you try, you will be lucky to get one-quarter of the amount you would get after the payment date. If you haven't had your annuity very long, it is not worth as much money as it will be later on in the future.

This is a serious consideration. When you cash your annuity out early, chances are good you will lose almost half of the amount you have in the account. You really need to ask yourself "is it worth losing that much money?" It is a good idea for you to look for the additional money you need in another source. Other than a major medical emergency or another crisis, it can be easy to sacrifice the short-term gain at the expense of long-term financial security. Just make sure what you are getting the money for is worth what you will lose.

When cashing out your annuity, you will want to make sure you read the fine print. Usually there will be charges when you cash out early you may not have planned on. If you are under the age of 59 ½ you will pay an additional 10% tax penalty added with the normal amount of income tax you will have to pay because you received the money. Buying another annuity will not help you any because you have received the cash in your hands, so the taxes still stand.

You do have other options to cashing out your annuity early. You can exchange your annuity for an annuity with fewer payments, so the payments will be larger. With a Section 1035 Exchange you will not pay any taxes. However this does not work for the person with a need for a large sum of ready cash.

Many people have used their annuities to help them obtain a loan. This could be an option for the person with the cash flow problem. Another option could be to read your annuity contract especially the fine print, there may be waivers you will be able to take advantage of, which will eliminate the tax penalty. Some annuities will allow for withdrawals in the case of a serious illness or other situations. Take to the insurance company with whom you have the annuity. They may be able to help you come up with solutions to your problem. It never hurts to ask.

## Chapter 18 – The Good and The Bad About Annuities

As it is with anything in life, nothing is ever all good and nothing is ever all bad. It takes the two mingled together to give life its balance. With annuities it is not any different than anything else in life. There is some good things about annuities and there are bad things about annuities. So let's look at the advantages of having an annuity are:

Since annuities are intended to add to one's retirement financial security, all the money put into an annuity is tax-deferred. You will not pay taxes on the money in an annuity until you receive payments or you cash out early. If you have an annuity, which an insurance company paying you the settlement of a lawsuit, the payments you receive from the annuity, set up on your behalf is tax-free. The two different annuities should not be confused. There are more limitations with the structured settlement annuity than there is with the annuity you purchase for yourself.

The annuity you have purchased yourself will be an income to supplement your Social Security payments and the payment from your IRA.

Your annuity will increase the value of the original amount placed into through investment earnings.

Depending on the annuity you choose, you can have a say in how your money is invested. You can opt to take a risk or you can choose a safer route.

Depending on the annuity you have chosen and the contract, some annuities will allow you to withdraw money for specific emergencies without the 10% tax penalty for the early withdrawal.

With an annuity as an asset, a loan institution could more readily extend you a loan. Some people have used their annuities as collateral, but not all lending institutions will allow you to do that.

Should you decide you wish to cash out early without the penalty of the additional 10% tax you can only liquidate as much as you need and not the entire amount.

Annuities now offer death benefits.

You can choose when you want to receive payments from your annuity.

If at anytime you wish to change your annuity, the Internal Revenue Code Section 1035 Exchange will allow you to make the exchange without a tax penalty.

The disadvantages of an annuity are as follows:

You do not have instant access to the money in an annuity. To have instant access you must cash out the annuity at a significant loss to you.

Annuities are not a good way to leave your heirs a large sum of money. They will end up paying as much as 47% in taxes.

You are not able to exchange an annuity for a life insurance policy without the taxes being paid and depending on your age the 10% penalty tax could be levied.

You will not have the additional income should you out live your savings.

With an annuity, as I said, there is good and bad, however if you look at the total. There is more good than bad. It is understood an annuity will not work for everyone. If you are good at choosing investments, and you know how to minimize the commissions paid a broker, you may be able to increase your money better on your own. However, if you know absolutely nothing about stocks and investments, sometimes it is best when left in the hands of professionals.

If you have decided to purchase an annuity, you must have had a good reason at the time. Before you cash out an annuity make sure you have given the idea as much thought as you did when you bought the annuity. Buying annuities is not like buying a shirt and after you take it home if you don't like it you can return it and get all of your money back. This is not the case with an annuity. So think long and hard before you buy one, and think even longer when you think you want to sell it.

## Chapter 19 – Annuity vs. IRA

To many people an annuity must sound just like an IRA, but with only maybe a couple of differences. They may be right, but before we make that assumption let's look at them both to find all the differences.

If you are a retirement investor traditional IRAs and annuities offer similar advantages, which include tax-deferral on any earnings until withdrawal. Both IRAs and annuities also have the same 10% tax penalty for early withdrawal before the age of 59 ½. With the traditional IRA and the annuity you must pay taxes on all payments received and on any money withdrawn. However each has different investment features making it appropriate for different types of investors.

The IRA has a contribution limit of \$2,000 per person per year. The annuity allows an unlimited number of contributions.

With an IRA payments must begin by the age 70 ½. With an annuity you can push the payment date back as far as you like.

Annuities offer a death benefit, which comes with an additional charge. The IRA does not.

With an IRA should you and your spouse die after only receiving a couple of payments the remainder of the balance in the IRA will pass on to your children.

With an annuity should you and your spouse die after only receiving a couple of payments, your children will not be able to get the remainder of the money, unless one of them has been named a beneficiary. When the beneficiary receives the money, taxes can be as high as 47% of the value in the annuity.

Now you have the differences between a traditional IRA and an annuity. There are really not many differences. This could help you choose where you would prefer to invest your money for your retirement years.

## Chapter 20 – Variable Annuity vs Roth IRA

Of course it goes without saying the best time to invest money is when you have a extra money, which you could spend, but you don't really have to or need to. This is when you need to think about investing the money and saving it for a rainy day or in many people's case now days saving it for financial security during their retirement years. First you have to find a good place to put the money.

You want to save it, but you want it to earn money while it is sitting there. You have heard of making your money work for you, well this is definitely one of those times you want your money to increase. \$5,000 won't last very long in today's time, but it is a good start for an investment savings fund. So where do you put it?

If you are considering long term investments, you will want to consider a variable annuity or a Roth IRA. So which one is better? We are going to look into the differences and the similarities between the Roth IRA and a variable annuity.

First thing you need to know is: Contributions to a Roth IRA and a variable annuity are not tax-deductible. However over time they both grow tax-deferred until the time of the withdrawal. Then the payments received from an annuity is taxed at a normal income tax rate, but the payments from a Roth IRA are not taxed, if the account is at least 5 years old and the owner is over 59 ½. Law may change between now and the time you will withdraw.

The types of investment assets with both the IRA and the annuity are pretty much the same. Usually they will consist of stocks, bonds, money market investments and mutual funds. Mutual funds are the best investment for small investors with only about \$2,000. They are professionally managed and provide a diversified investment packet, which is a lower risk.

Variable annuities offer a death benefit to a named beneficiary to avoid probate, however taxes are payable on any earnings. There is flexibility in a variable annuity while it is still in the accumulation period. Investments can be transferred without paying taxes, but a withdrawal still carries a tax penalty for a beneficiary less than 59 ½

With a Roth IRA you can only invest if you have an income, which is below the threshold of \$95,000 for singles and \$150,000 if you are married. Contributions are limited to only \$2,000 per person per year. With a traditional IRA you can do this even if you are making contributions to a pension plan. Roth IRAs are very flexible and withdrawals of the contributions can be made at any time, but not the earnings. There are no required withdrawals during retirement.

The flexibility of the Roth IRA to many people is a way to avoid the penalty tax for early withdrawal, which you have with the variable annuity. However this can be used to your disadvantage. You could find yourself making early withdrawals for good reasons and by the time you are old enough to need it, there is not enough left.

For every investment there will be a charge and benefits. Over time the benefits will more than outweigh the charges. There will be an annual charge with both types of accounts, but soon the benefits will outweigh them also.



The choice between a Roth IRA and a variable annuity will depend on the person who will be doing the saving. If you don't trust yourself not to dip into your savings every now and then, you might want to opt for the variable annuity. The most important point here is to invest in your financial security in the future.

## Chapter 21 – Summary

There are no signs telling you when to sell your annuity. You and you alone have to make that decision. You will probably make that decision based on your financial situation at the time. Maybe it will be because you have decided you can make your money earn more than the backers of your annuity can.

Getting into the annuity was a major decision and so is getting out of one. Make your choice wisely. Your financial security in the future will depend largely on the choices you make. Whether or not you keep the annuity intact will depend totally on you. With these days and times you are the only one you can depend on your future income. Gone are the days of employees staying with a large company long enough to retire and receiving a retirement for the remainder of their life. Now days you have to depend on yourself for your future financial income.

Annuities can be a good vehicle for someone to use in order to help secure their future, but annuities are not for everyone. Entrepreneurs of the world have defied odds and made their own fortunes. As many others will in the future. I am sure they probably didn't have an annuity to guarantee their future security.

If you are one of those types of people and you have an idea that needs backing, your money will do a better job working for you than working for you and the backer of the annuity.

Life has funny ways of throwing us curves. You can have plenty of money so you start an annuity, then things change and the money in the annuity is not doing you any good sitting there if you need the roof of your house replaced because the tornado took it off and the insurance didn't cover all the cost of replacing the roof. Future security will have to take a backseat to the current needs of the roof today.

Then let's look at the price of a gallon of gas; the price is going up about every other week, and is raising the cost of everything transported by truck from one location to another. There is no guarantee the money you have in your annuity will even cover more than a couple of loaves of bread by the time you are eligible for the payments. Okay that was an over exaggeration but you understand what I am getting at. Your money is worth more today than it will be in the future, so what ever you can do today to make your money grow you will need to take advantage of it and hope it continues to make it grow.

If you are going to use your money to invest, you probably already know the housing market may not be the best choice for that right now. However land is a commodity, which is limited. When new roads and highways need to be built, you may want to own the land in the path of the highway or major road.

Times are changing and it is hard to predict how tomorrow will be. An annuity is a good idea for some people where it is not for others. So if you decide you are one of those people the annuity will not work for, then invest your money wisely and make it work for you. Secure your future the best way you can. I wish you the Best of Luck in your endeavors.

# Here's THE Secret Membership No One Wants You To Know About



Forget All About Buying \$7 Products Because That's Too Expensive - HUH...!

## Join A Club That PURCHASES PLR & MRR Products

For You Every Second Day Thru A "Wish System" So You Decide What We Buy...

This Membership Has Open Records & Purchases Products For \$1500 \$2000+ Every Month (you read that right - TWO Thousand Dollars) PLUS You Get PROhosting, 100 Autoresponders, Full Access To JVM2 Fantasos Hosted, 18+ More Memberships And So Much More: [See Everything Here](#)