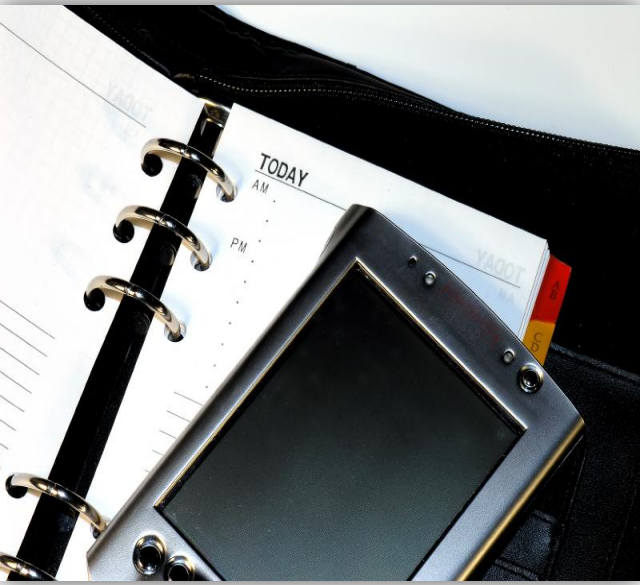


An Insider's View on Pension Advances



It's Not What You Think . . .

Tonight's Agenda: Pension Advances



- **Market Demand**
- **Motives & Mechanics**
- **Broker Relationships**
- **How to Make Money**
- **Cleansing Effect of Recessions**

Untapped Market Potential

- **Police, Sheriffs, Firefighters**
- **Nurses, Emergency Responders**
- **All Military Branches**
- **Retired Federal, State, City Employees**
- **Corporate Executives with Pensions**

80 % Govt Employees Guaranteed Pre-set Pensions

Demand Steady in Good or Bad Economy

Prospects Motivated To Act

*Secure Immediate Lump-Sum Cash
Unavailable from Banks or Lending Institutions*

- **Pay Off Costly Credit Card Debt**
- **Pay Down Medical Bills**
- **Handle Divorce Obligations**

- **Take a Dream Vacation**
- **Fund College Tuition**
- **Launch a New Business**



Mechanics of Pension Advances

- **Money Purchase Plan**
 - **Pension Buyout and Advance Transaction**
 - **Not a Pension Loan**
- 1. USPF Buys an 8-year Stream of Pension Payments**
 - 2. Minimum \$500/Month. No Maximum**
 - 3. Face Amount Equal to Pension Purchase**

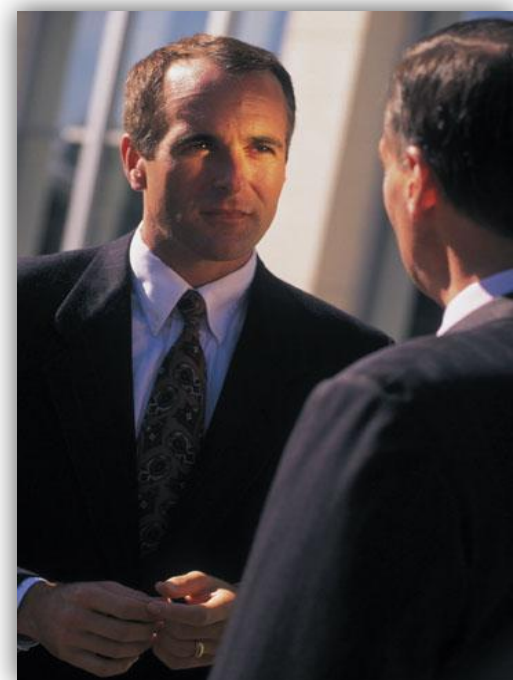
*Request an Estimate
Qualify in Underwriting
Cash Disbursed 3 to 6 Weeks*



How to Qualify a Prospect

- **Good Credit History for Reasonable Period**
- **Homeowner or Renter in Good Standing**
- **Proof of Recent Pension Payment Statement**

**Pre-Qualifying by You Increases Close Ratios
and Your Satisfaction**



What Qualifies USPF

USPF leads the market in helping pension recipients convert future payments into working cash



Business Stability Since 1996

Management Leadership

Law, Finance, Marketing

National in Scope

Local in Service

 **U.S. PENSION FUNDING**

Real-Time Cash for
Real-Life Situations

How to Make Money

- Register Online
- Review & Approve Sales Agreement
- Pre-Qualify Client, if possible
- Submit Client Request for Estimate
- Screens, Underwrites, Funds Deal
- Commissions Paid to You Upfront



3 to 5 percent of total lump-sum pension advance



6

More Benefits

Seamless Fit to Existing Product Portfolio

Minimal Effort By You

Refer Current Clients or Groups

Upfront Commissions. Overrides.

Your Lead Always Protected

Marketing Support for More Leads





The Marketing Lift Plan

TIER 1	<i>Breakaway</i>	3 % commission	0- 10 estimates per month
	+	Basic Training Referrals for website & on/offline marketing Semi-annual webcast for Best Practices	
<hr/>			
TIER 2	<i>Traction</i>	4 % commission	11 – 25
	+	Prospect brochure to upload to your site Customizable monthly prospect newsletter	
<hr/>			
TIER 3	<i>Outfront</i>	5 % commission	26 – no limit
		Marketing plan to grow business CEO available to “sell” any prospect with \$1,000/mo or more Periodic consulting to help you build business Up to 100 email or mail raw leads per quarter	

Four Steps to Close the Deal



- 1. Pre-Qualify**
- 2. Manage Expectations**
- 3. Follow-Up**
- 4. Refer Others**

Cleansing Effect of Recession

- **Opportunity to Eliminate Weaknesses**
- **Get Leaner, More Focused. Back to Basics.**
- **Build Relationships vs. Sales**
- **Invest in Marketing for ROI. Track & Measure.**
- **Do What Others Can't or Won't Do**
- **Stop Listening to the Media!**

Best Time to Grow Your Business

Thanks to ACFA, Bay Area Chapter



Let's Roll

 **U.S. PENSION FUNDING**
Real-Time Cash for
Real-Life Situations

800-586-1325 ▶ www.uspensionfunding.com