



WealthBuilder[®] Annuity For Service Receivables

*Helping Chart Your Financial Future To
Maximize Your Success[™]*

WealthBuilder[®] is a registered trademark of Peachtree Financial Solutions, LLC, and has been issued a Patent by the U.S. Patent and Trademark Office.

This report is for informational purposes only and is not to be construed as tax or legal advice. Individual situations can vary; therefore, the information should only be relied upon when coordinated with individual professional advice. This is neither an offer nor a solicitation for an offer.

You are hereby expressly authorized and permitted to disclose the structure and tax aspects of the WealthBuilder[®] program and any transaction contemplated by you as a taxpayer to any and all persons, without limitation of any kind. It is further understood that you (and each employee, representative, or other agent of yours) is permitted to disclose to any and all persons, without limitation of any kind, all materials and documents of any kind, including tax opinions or tax analyses, that are to be provided or have been provided to you related to the structure and tax aspects of the program or your transaction. To the extent any person or entity acting for or on our behalf makes or provides a statement, oral or written, or implies in any manner that your disclosure of the structure or tax aspects of the program or your transaction is limited in any way, such statement or representation is invalid and will not affect the express written authorization to disclose provided herein to you.

All fees attributed to the WealthBuilder[®] program are fully disclosed in the Case Design illustration.

WEALTHBUILDER[®] ANNUITY OVERVIEW

INTRODUCTION

Traditionally, selling or “factoring” medical, legal or other service-based receivables is undertaken for cash flow purposes. WealthBuilder[®] is a tax deferral strategy for those who already have excess cash flow and who are currently investing some of this excess cash flow in the market.

A UNIQUE METHOD TO SELL RECEIVABLES

WealthBuilder[®] is a tax deferral strategy whereby taxes on the sale of qualifying receivables can be deferred for up to 30 years. This allows 100% of the pre-tax proceeds from the sale of the receivables to earn a market rate of return.

WEALTHBUILDER[®] ADVANTAGES

- ◆ Defer tax on the sale proceeds of the receivables for up to 30 years
- ◆ Earn a market rate of return on the pre-tax sale proceeds
- ◆ Participate in the benefits of tax deferred compounded growth (similar to an IRA or 401(k), without the restrictions)
- ◆ Payments guaranteed through a direct security interest in an account of the obligor

CUSTOM TAILORED PAYMENT SCHEDULE

The payment schedule can be customized to meet individual financial needs and objectives of the seller.

WEALTHBUILDER[®] ANNUITY OVERVIEW

WEALTHBUILDER[®] TRANSACTION

Traditionally, the owner of receivables has two choices, both of which are currently taxable:

- 1) Factor the receivables for cash or;
- 2) Collect the receivables

WealthBuilder[®] provides a third choice: Factor the receivables for an Installment Note.

A WealthBuilder[®] transaction is simply a **Self-Directed, Payment Guaranteed Installment Sale**. Rather than selling the receivables for cash, the owner will sell the receivables for an Installment Note. The flexible WealthBuilder[®] Note has a self-directed, variable rate of interest tied the performance of an equity indexed annuity.

INSTALLMENT NOTE

The Receivables are purchased with an Installment Note. Each Note is tailored to meet the client's specific requirements. Installment payments may be received quarterly, semi-annually, annually or virtually any other required time frame. The maximum duration of the Note is 30 years and the value of the Note grows on a tax-deferred basis.

INSTALLMENT OBLIGATION ENHANCEMENTS

Principal Protection Credit: If in a particular year the Installment Note index is negative or results in a loss for the period, the Obligor will credit the Installment Note balance an amount equal to eighty percent (80%) of the negative Index change. *For example*, if the Index value for a given year was negative such that the Principal Amount of the Obligation at the beginning of the year was 100 and at the end of the year was 90 (loss of 10 for the year), the Principal Protection Credit would cause the Principal Amount of the Obligation to be credited back 80% of the negative change, thus resulting in an end of year adjusted Principal Amount of 98 (unadjusted year end balance of 90 plus credit of 8).

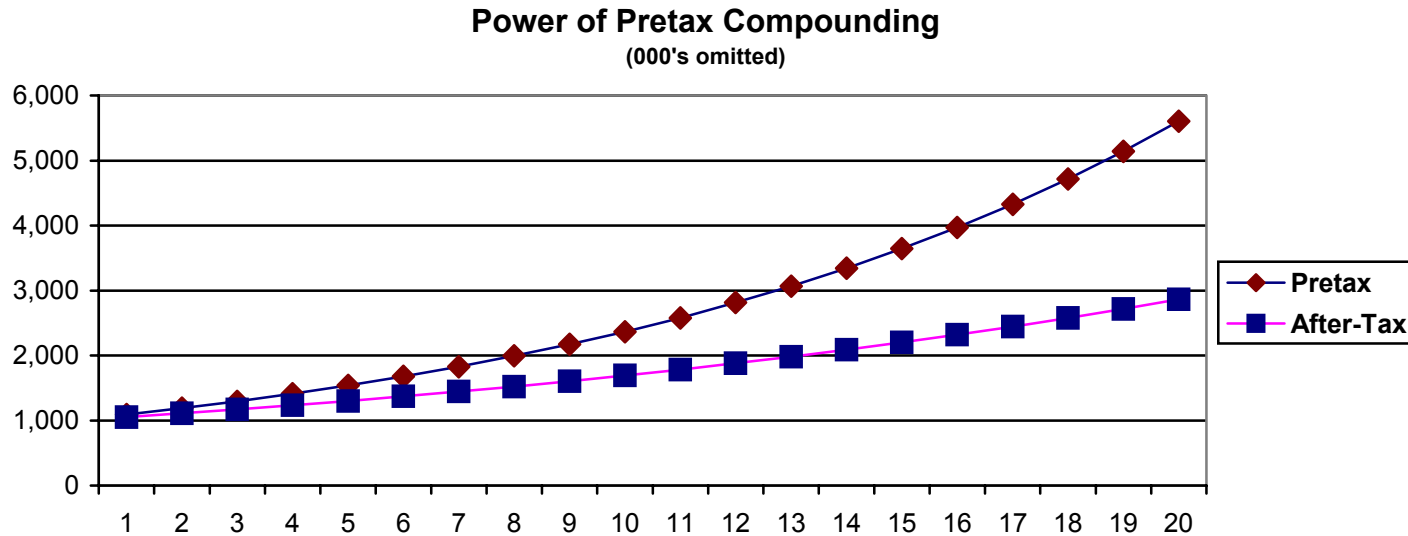
Interest Rate Cap Increase: If in a particular year the Installment Note index is positive or results in a gain for the period and 1) the index or gain is limited by the Maximum Interest Rate Cap and 2) the Principal Protection Credit has been applied in a prior year, then the Maximum Interest Rate Cap will be increased to the extent it was limited in order to restore that portion of previous losses not recovered by the Principal Protection Credit. *For example*, during a prior year the Installment Note index was negative resulting in an unadjusted loss of 10; however, application of the Principal Protection Credit resulted in a credit of 80% and an adjusted loss of 2%. The next year, the Maximum Interest Rate Cap was set at 9% but the actual Index returned 12%. The Interest Rate Cap Increase would adjust the Maximum Interest Rate Cap for the measuring period to a sufficient level to recover the prior year adjusted loss of 2%.

Index Growth Credit: Notwithstanding the market performance of the Installment Note index or the effects of the Principal Protection Credit and the Interest Rate Cap Increase (if applicable), an amount equal to one percent (1%) of the Initial Principal Amount shall be credited to the Principal Amount each year for the first seven (7) to twelve (12) years of the obligation depending on the particular WealthBuilder[®] Annuity design you select.

WEALTHBUILDER[®] ANNUITY OVERVIEW

POWER OF PRE-TAX COMPOUNDING

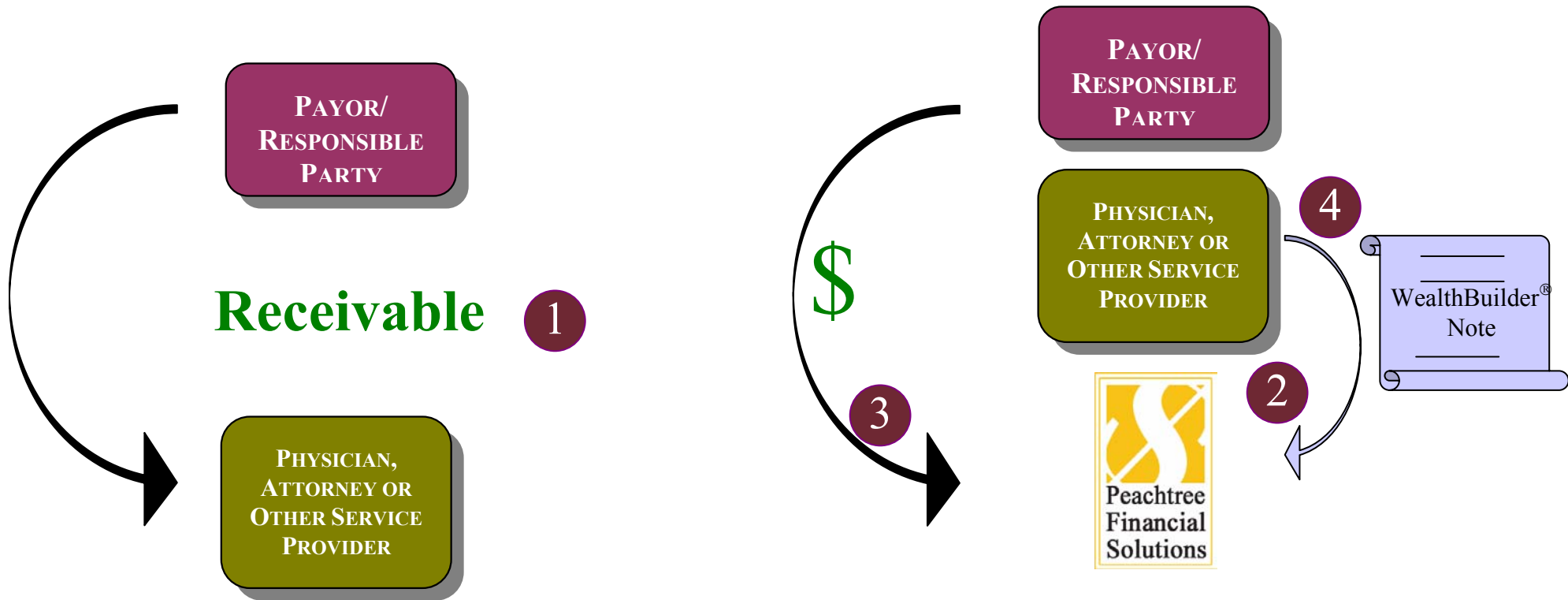
Dollars due under a WealthBuilder[®] Note grow in a pre-tax compounded environment.



For illustration purposes only. Hypothetical value of \$1 million invested at the beginning of year one (9% APR). Reflects annual savings reinvested on a pretax basis versus after-tax basis, assuming a 40% tax bracket.

WEALTHBUILDER[®] RECEIVABLES STRUCTURE

WEALTHBUILDER® ANNUITY OVERVIEW



1. Service Provider has a receivable and expects to receive payment at a future date for services performed.
2. Service Provider sells or "factors" payment right/receivable to Peachtree Financial Solutions in exchange for a WealthBuilder® Installment Note and payment guarantee through a direct security interest in an account of the obligor.
3. Factored receivable is collected by Peachtree Financial Solutions.
4. Service Provider will receive payments as due under the WealthBuilder® Installment Note.

CASE DESIGN: WEALTHBUILDER[®] ANNUITY SAMPLE TRANSACTION

ASSUMPTIONS

In this example, the seller elected to receive installments over a period of 25 years.

◆ Amount of Receivable:	\$300,000
◆ Effective Income Tax Rate:	38.9%
◆ WealthBuilder [®] Target Rate of Return:	7% 8%
◆ Annual Distribution (pre-tax): (Payments begin in year 21)	\$111,000
◆ Pay Out Period:	Years 21-30
◆ Note Term:	30 Years
◆ WealthBuilder [®] Receivable Discount	\$15,000

Above assumptions are for illustration purposes only.

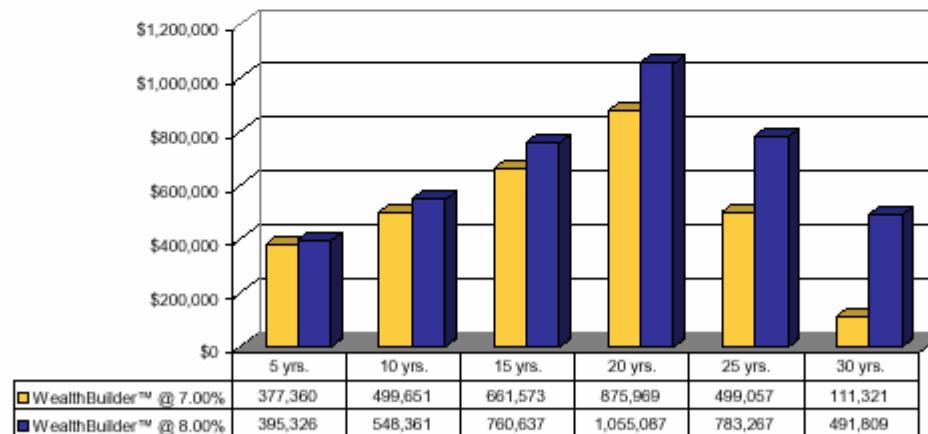
CASE DESIGN: WEALTHBUILDER[®] ANNUITY SAMPLE TRANSACTION

The Power of WealthBuilder[™]

Presented to:
Peachtree Financial Solutions

WealthBuilder [™]	
Receivable Sold:	\$300,000
WealthBuilder [™] Structure Fee:	(\$15,000)
Net Available to Invest:	\$285,000
Annual Payment:	\$111,001
Term of Installment Note:	30
Payments Begin:	January 1, 2025
Cumulative After-Tax Cash Flow:	\$678,220

WEALTHBUILDER [™] CUMULATIVE NET CASH FLOW AT 7.00%:	\$678,220
WEALTHBUILDER [™] CUMULATIVE NET CASH FLOW AT 8.00%:	\$926,421



Total Dollars in the Bank (end of year)

The hypothetical results are based on various assumptions as to earnings, taxes and charges. Results are not guaranteed and actual earnings will vary.
Case Design 2

CASE DESIGN: WEALTHBUILDER[®] ANNUITY SAMPLE TRANSACTION

PEACHTREE COMPANIES

Peachtree Financial Solutions is an affiliate of Peachtree Settlement Funding (Peachtree). Peachtree is specialty finance and receivables purchasing firm employing over 200 professionals in offices located in Georgia and Florida.

Peachtree has in excess of \$500 million in committed financing lines for its specialty finance businesses, and has originated over \$2 billion in assets. Peachtree is the primary servicer on nearly 10,000 transactions and is backed up by The Bank of New York. Peachtree's servicing activities are routinely reviewed and subjected to agreed upon procedure audits by our financial partners.