

Structured settlements and lottery annuities are becoming a much sought after asset class among private investors, Wall Street firms, and experts in the field. As such, they provide a limited opportunity for sophisticated investors to invest in extremely low risk, fixed-return annuities at superior rates of interest.

Scott Schwartz
Vice President of Sales and Investor Relations

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WOODBIDGE[®]
STRUCTURED FUNDING, LLC

The trusted source for acquisition and investment in:

- Structured Settlements
- Annuities
- Lottery Winnings





About Our Company

Woodbridge Structured Funding, LLC is a pioneer in the financial services industry. In 1993, we innovated the purchase of future payments in return for a lump-sum. Today, there are literally dozens of companies out there looking to purchase structured settlements, annuities, mortgage notes and lottery winnings, but Woodbridge Structured Funding LLC was the first . . . and we have retained our preeminent position in our industry ever since.

To date, Woodbridge Structured Funding, LLC, its predecessor companies and founders have bought close to one billion dollars of lottery winnings, jackpots, structured settlements, annuities, mortgages and deeds of trusts—one satisfied customer at a time.

“As a founder of our industry with a proven track record of success, we are committed to providing our clients with a superior degree of service and wealth-building alternatives.”

– Ivan Acevedo
Investment Executive

Our Philosophy

Woodbridge Investments brings together an expert team of financial professionals who are dedicated to serving our clients’ needs. It is our mission to educate our clients on their financial options. We help our clients decide for themselves whether to sell their future payments from structured settlements, annuities, and lottery winnings for lump-sum cash payments.

At Woodbridge Structured Funding, LLC, we open up new opportunities for financial freedom for our clients, enabling them to make dreams such as home-ownership, higher education, debt relief, and lifestyle upgrades a reality for themselves and their loved ones.

As an industry leader, we rely on proven effective techniques and our many years of experience to develop innovative solutions that work for our clients’ individual financial needs.

Our Corporate Culture

“Diversity of thought leads to innovation, growth and sustainability. . . and a potential leg up over the competition.”

– Richard Salvato
Executive Vice President

The Woodbridge Structured Funding team depends on the close collaboration of both management and employees in a corporate culture that rewards creativity, skill, and commitment. Our team works hard to inspire employee success within our company while helping every one of our valued customers.

We foster a competitive and rewarding work environment that is motivated by a sincere desire to make a positive impact on all who work for, and all whom we are privileged to serve.





Structured settlements offer an extraordinary investment opportunity.

“No other option can match the security and financial advantages of a structured settlement.”

- Wall Street Journal, June 4, 2009
Moody's Report

What is a structured settlement?

A structured settlement is a periodic payment as an agreed-upon settlement, usually as an alternative to a “lump sum” payment. Structured settlements may result from any of the following:

- A private settlement or a legal claim between two or more parties
- A court award or judgment resulting from a successful lawsuit
- An insurance settlement
- Gambling winnings, including lottery and casino jackpots
- Structured annuities
- Workers' compensation settlements

Typically, the defendant purchases an annuity through a highly rated insurance company based on the agreed-upon structured settlement.

What is an annuity?

An annuity is a contract between an individual and an insurance company that is designed to meet both short and long-term investment goals. The individual makes a large lump-sum payment or a series of smaller payments to the insurance company. In return, the insurer agrees to make periodic payments to the individual. A lottery annuity is a pre-determined amount of regular payments received by a lottery winner usually paid on a monthly or annual basis over a period of several years – or even over the lifetime of the winner.

The Woodridge Solution: a uniquely rewarding investment opportunity.

Many structured settlement recipients, investment annuity owners and lottery winners decide at some point that they need more money than they receive on a monthly or annual basis in order to satisfy a need or achieve a desired goal. In such situations, annuitants can opt to receive a large lump sum payment in exchange for transferring all or part of their annuity.

Annuity owners can sell all or part of their future periodic payments for a present lump sum payment by working with an established cash flow purchaser such as Woodbridge Structured Funding, LLC. These structured payments can then be resold to individual or institutional investors. All of the rights and obligations of the original structured settlement agreement are thereby transferred to the investor.

What are the potential benefits of investing in structured settlements?

• Peace of Mind

Due to the high credit rating of the obligor (usually highly rated insurance companies that are – according to the Moody's report in the June 4, 2009 *Wall Street Journal*) “fit to weather financial and economic crisis because of their solid balance sheets.” These companies invariably have an excellent track record of fulfilling their obligations.

• Guaranteed Above-Average Returns

Investors can reliably expect a return of at least 300-400 basis points higher than the return on a comparable treasury bill. These annuities can be rightly viewed as one of the safest investments available today.

• Experienced and Dedicated Team

Woodbridge Structured Funding LLC's experience and due diligent practices ensure the investment quality of every annuity we offer – as evidenced by the fact that there has never been a default on any of them. With legal teams in all 50 states, our expertise in facilitating the acquisition and transfer of these annuities' payment rights is second to none.

• No Hidden Fees

Our team will arrange a court order in the buyer's name at no extra charge. In addition, all of the court costs, transfer fees, lien search fees, and legal costs are paid by Woodbridge Structured Funding.

• An Ongoing Source of Superior Investment Opportunities

The research and marketing teams of Woodbridge work year-round to find sellers of structured settlements, annuities, and lottery winnings, utilizing leading-edge research and marketing strategies. Due to our superior customer service, many of our clients who decide to sell additional payments return to Woodbridge – thus providing an excellent source of additional investment options.

• Low Risk

As with any investment, there is risk associated with the purchase of structured settlements, but this risk is much lower than one could expect with stocks or all but the highest rated bonds. The quality and safety of these annuity cash flows are directly related to the financial health of the insurance company that issued the original structured settlement.



“To date, we have purchased over \$1 billion of structured settlements, while maintaining a consistently high degree of customer satisfaction.”

– Someone's Name
Position

The Woodbridge Value Offering:

The optimal way to convert future payments to present cash.

Many structured settlement recipients, investment annuity owners and lottery winners decide at some point that they need more money than they receive on a monthly or annual basis in order to meet an urgent and/or important financial need. In such situations, these people can receive a large lump sum payment in exchange for transferring all or part of their annuity. Hundreds of annuity owners each year rely on Woodbridge Structured Funding to provide:

- The best cash offer
- Fast cash advances
- No complicated paperwork
- No out-of-pocket expenses
- Customized transactions geared to client needs
- Friendly and knowledgeable service
- Unsurpassed experience and expertise

A+ Customer Reviews

“We sold payments to Woodbridge three times and each time they beat all other offers we received. The last time we sold, we were finally able to take the family vacations we had dreamed of and invested the rest for our daughter’s education. Thanks again Woodbridge!”

– Mike T., Columbus, OH

“I got offers from different companies, but Woodbridge was able to give me the most money for my settlement payments. I’d recommend them to anyone, hands-down.”

– John M., Bridgeport, CT

“Woodbridge Structured Funding helped get us the money we needed to get through our financial crisis. We are so thankful for the kind and personal service we received. We really felt that Woodbridge was on our side.

– Kathy C., Atlanta, GA

“I worked with another structured funds company, and it was a mess! They just didn’t live up to their promises. Long story short – I should have gone to Woodbridge first.”

– Laurie H., White Plains, NY



THE WOODBRIDGE MANAGEMENT TEAM

Robert H. Shapiro

CEO & President
Woodbridge Structured Funding, LLC

Mr. Shapiro has been active in the lottery and structured settlement business since 1993, and is credited with being a founding member of the structured settlement and lottery factoring business. Companies under his leadership have purchased literally thousands of lottery and structured settlement payments totaling hundreds of millions of dollars. Shapiro has been profiled on the front page of the Wall Street Journal, as well as feature articles in The New York Times, Forbes, New York Post, Barron's, New York Daily News, New York Magazine, Crain's and Manhattan, Inc.

Richard Salvato

Executive Vice President
Woodbridge Pre-Settlement Funding, LLC

Richard Salvato has brought a wealth of experience to Woodbridge Structured Funding, LLC since 2008, where he has overseen new business development, account planning, and client interaction. In his role as Executive Vice President of Woodbridge Pre-Settlement Funding, LLC, his skills, talent, and professional experience help drive efficient operations and impact bottom line results. Throughout his twenty years in the financial industry, Salvato has held several leadership positions including CEO and Director of Acquisitions.

Scott Schwartz

Vice President of Sales and Investor Relations
Woodbridge Structured Funding

Mr. Schwartz has been with Woodbridge Structured Funding since 2007, where he manages the sales department and is the liaison with all of the investors. Schwartz's ambitious and driven personality, as well as his aggressive management skills, has positioned Woodbridge Structured Funding's sales division at the apex of the structured settlement industry.

James A. Klohn, ESQ.

Retained General Counsel
Woodbridge Structured Funding

Mr. Klohn joined Woodbridge in 2009 and has practiced law for over 12 years. He has worked in the structured-settlement and lottery transfer industry for the past eight years. Previously, Mr. Klohn was Associate Counsel for a competitor and Assistant General Counsel for apartment and community developer, Atlantic Housing.



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(BUSINESS CARD AREA)