

FAIRFUND FINANCIAL GROUP, INC.

FAQs – Frequently Asked Questions

Answers

I did not know I could sell my future annuity payments. Can I really?

Yes! You are not alone. Our clients are often pleasantly surprised to learn that they can sell some or all of their future structured settlement or annuity payments for a **large lump sum of cash now**—instead of waiting several years.

My insurance company told me that they could not give me a lump sum now for my future annuity payments. I thought this was MY money. Are they right?

Yes and no. Your insurance company is forbidden from changing your annuity payments in any way, including cashing in some or all of your payments. However, this restriction is limited to the insurance company, not you. In fact, thousands of people sell some or all of their future payments to national banking and investment groups each year.

How much cash will I receive for my future annuity payments?

The value of your future annuity payments is determined by a combination of several factors including the exact date and amount of each payment sold, the *Standard and Poor's* rating of each company guaranteeing the annuity payments and our time-honored ability in providing the highest possible prices for you.

Should I sell all or part of my future annuity payments?

Never sell all of your future annuity payments unless you absolutely must. The secret to a successful transaction is to sell *as few payments as possible* to fulfill your financial needs now. And remember, the farther out your future payments are, the less they are actually worth.

How long will it take to receive my money from selling my annuity payments?

It usually takes 6 to 8 weeks on average to receive your lump sum of cash for selling your annuity payments.

How will I be paid for selling my annuity payment?

Your lump sum of cash for selling your annuity payment, structured settlement, personal injury settlement, or lottery payment will be transferred to you via your choice of cashier's check or wire money transfer.

What is required for a quote for how much cash I can get for my annuity payments?

Basic information that is easily obtained from the Settlement, Annuity or Award documents is needed for an accurate annuity buyout quote.

How do I get started on getting cash for annuity payments?

Visit our **Free Quote** request page or call us toll-free at **1-800-235-0876**. It only takes a few minutes to get the information needed for a quote. You can also ask us any other questions concerning structured settlements by submitting our easy [contact us](#) form.