

## NON-QUALIFIED DIVISION OF MARITAL ASSETS

### IFS FAMILY COMPANY

Structured Financial Associates (SFA) is one of the largest Structured Settlement Consultant firms in the industry and is a member of Integrated Financial Settlements (IFS). The Structured Settlement firm members of IFS make up the largest defense network in the industry.

### NATIONAL PRESENCE

SFA has more than 65 Structured Settlement Consultants with offices in every major metropolitan area of the United States.

### CONTACT INFORMATION

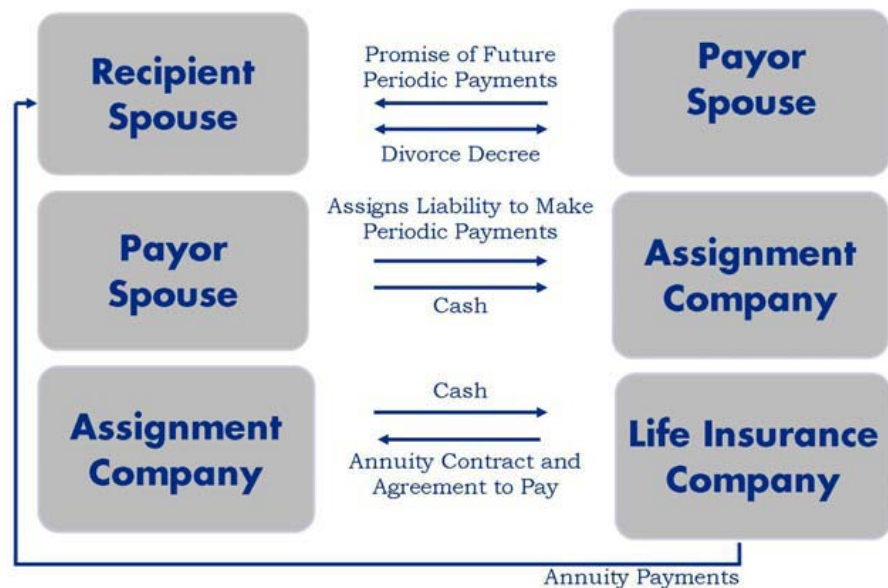
For a no-cost proposal or more information on any of our products or services please contact:

[www.sfainc.com](http://www.sfainc.com)

Integrated Financial Settlements (IFS) Special Markets has developed a number of products to specifically address the needs of families going through the painful and complex process of divorce. Our proprietary solution to the challenges faced when dividing the marital estate is designed to provide added certainty and security, along with increased flexibility, to help achieve a fair and equitable settlement for both spouses. This unique solution can alleviate many of the problems associated with the division of marital assets and bring tremendous value to both parties at the same time. By positioning ourselves as an unaffiliated third party, we can assist in developing a plan to help bring added financial benefit to the settlement. **Our tax-free solution will maximize the outcome for both spouses.**

### How the Structured Divorce Plan Works

One spouse agrees to retain ownership of the business or property. In exchange, that spouse agrees to pay the recipient spouse a certain amount of money for an extended period of time. The primary difference is that the payor will access sufficient money to pay a selected life insurance company a single amount up-front. The life insurance company will then make the promised payments to the other spouse directly. If done correctly, 100% of the proceeds will be **tax-free.**



Since the assets are not being sold at this time, its full value remains intact. There will be no taxes, fees or economic pressures to consider. The payor will be able to borrow against the value of the business because there are no liens filed against it by the recipient. Retaining ownership in the business ensures continued income and the ability to make future child support payments. Since all payments made to the recipient spouse are guaranteed by the life company, no additional life insurance is required.

Setting up a structured divorce plan is very time efficient; therefore, once an agreement is completed and the cash is secured, closing can happen within weeks.

SFA STRUCTURED FINANCIAL ASSOCIATES

