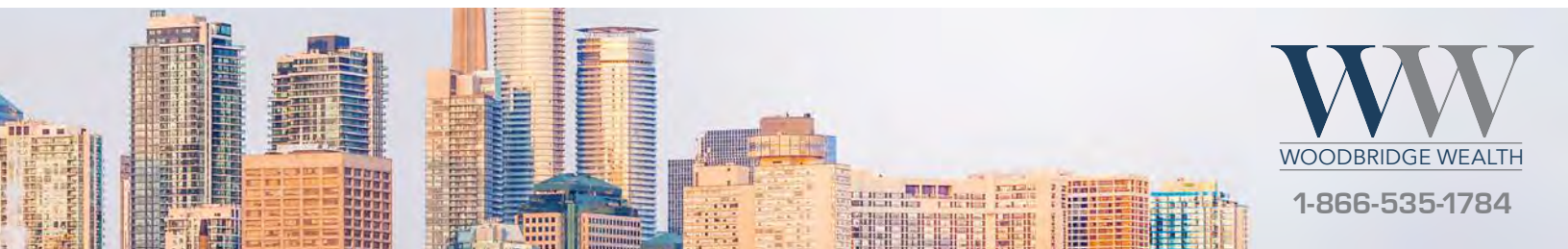




THE 2016 GUIDE TO FINANCIAL ALTERNATIVES

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WHY PARTNER WITH WOODBRIDGE?*

- **35 years of experience** in offering financial opportunities.
- Reputation for **reliability** and service is second to none.
- Provide clients with a steady stream of **superior** financial products.
- Our clients understand that in today's uncertain environment, we offer **safer alternatives** to help them reach their financial goals.

*Including its predecessor and affiliate entities, and principals

[1]



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FIRST POSITION COMMERCIAL MORTGAGES

[2]

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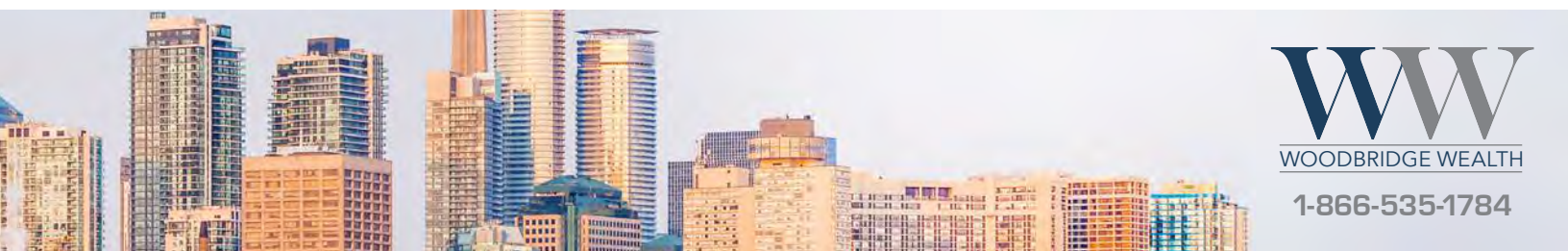
WHY PARTNER WITH WOODBRIDGE?*

Picture a unique lending opportunity with higher yields that is simple, safer and secured. That is exactly what First Position Commercial Mortgages (FPCM) can achieve.

A First Position Commercial Mortgage is a private third-party loan to Woodbridge that is secured by commercial real estate. Private lenders select a commercial mortgage in Woodbridge's inventory to serve as collateral for their private loan. They are recorded on title and acquire a first lien position on the mortgage, and Woodbridge pays each lender immediate monthly interest payments at a fixed annual yield, with a return of principal at the end of the one year term.

As a private lender, you are recorded on title and acquire a first lien position on these notes. Lenders are paid immediate monthly interest payments at a fixed annual yield of five percent (5%) for 1 year.

[3]



WOODBIDGE COMMERCIAL MORTGAGES

Because of our 35 years of experience with commercial loans, first mortgages, and real estate acquisitions, Woodbridge* maintains a highly successful lending model built on years of handling large-scale commercial mortgages.

FIRST POSITION COMMERCIAL MORTGAGES:

- Exclusively commercial loans
- Short term of 1 year
- Low loan-to-value (LTV) ratios of 60% or less
- Fixed annual yields
- Immediate monthly payments
- Secured by commercial real estate
- Recorded first lien position
- Performance and stability
- Woodbridge is your partner

*Including its predecessor and affiliate entities, and principals

[4]



WHAT DOES IT MEAN TO BE FIRST POSITION IN A WOODBRIDGE COMMERCIAL MORTGAGE?

- Having a first position means that you have the first lien position on the property that secures the mortgage and are recorded on title.
- The first lien has priority over any other liens or claims on a property in the event of default.
- Woodbridge pays off any existing lienholders when it enters into a transaction with a borrower, so there are no additional liens on the property.



[5]

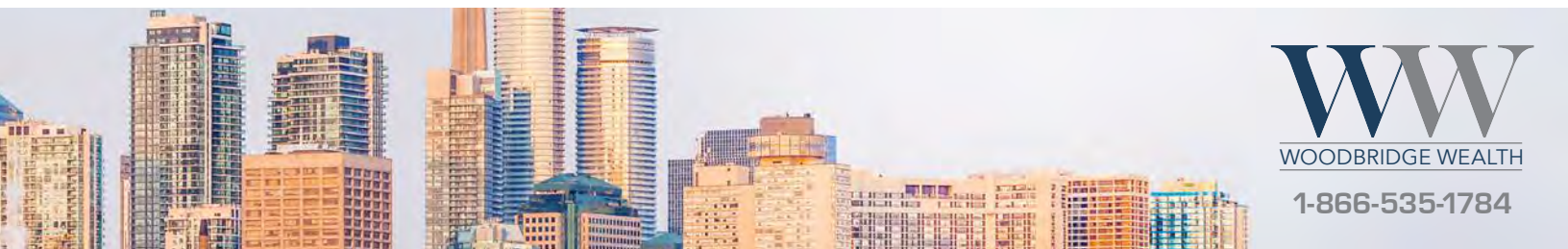


[DUE DILIGENCE THE WOODBRIDGE WAY



- Woodbridge conducts rigorous due diligence when making lending decisions to ensure that the property is free of liens.
- A complete title search is performed to make sure there is an insured first lien position.
- A comprehensive appraisal is conducted by licensed, certified and bonded appraisers along with a Broker Price Opinion (BPO) to confirm the market value.
- If requested, Woodbridge will provide copies of the Title Policy and/or Appraisal.

[6]



BENEFITS OF FIRST POSITION COMMERCIAL MORGAGES

- Earn a secured yield as high as 5%.
- Lender's funds are protected by hard collateral that has significant value.
- The hard asset's equity is the collateral that protects your funds.
- Short and flexible loan terms.

OUR OBLIGATION

We are so confident in these notes that Woodbridge partners with lenders by lending our own funds and holding a second lien position behind their first lien position. Woodbridge contractually obligates itself by Promissory Notes and Loan Agreements to pay the monthly interest payments and return the principal at the end of the term.

[7]



MITIGATING THE RISK FOR CLIENTS

THREE LAYERS OF COLLATERAL

1. **PROMISSORY NOTE:** This document is Woodbridge's contractual promise to repay its lender according to the agreed terms and conditions set forth in both the Promissory Note and Loan Agreement. The Promissory Note forms the basis of a lender's right to payment from Woodbridge according to its terms.
2. **LOAN AGREEMENT:** The Loan Agreement creates and attaches a security interest in the lender-selected collateral in favor of that lender.
3. **ASSIGNMENT AND COLLATERAL ASSIGNMENT:** These documents are a pledged conveyance by Woodbridge of all of its rights, title, and interest as holder and owner of the selected commercial note and mortgage loan instruments and proceeds.



TYPES OF PROPERTIES



Generally these properties are commercial real estate, including multi-unit apartment & office buildings, retail strip centers, mixed-use developments, or any other kind of commercial project, as well as single-family homes held as investment properties, which are owned by a corporation and non-owner occupied.

[9]



POSITIONING IS MOST IMPORTANT

- Low LTV's ensure, regardless of the real estate market, you are still protected
- Exclusively commercial loans
- Short term of 1 year
- Low loan-to-value (LTV) ratios
- Fixed annual yields of 5%
- Immediate monthly payments
- Secured by commercial real estate
- Recorded first lien position

PLUS...

- Woodbridge* has 35 years of unsurpassed experience & reliability
- Performance and stability

*Including its predecessor and affiliate entities, and principals

[10]



COMMON QUESTIONS

WHAT TYPE OF FUNDS CAN I USE FOR LENDING?

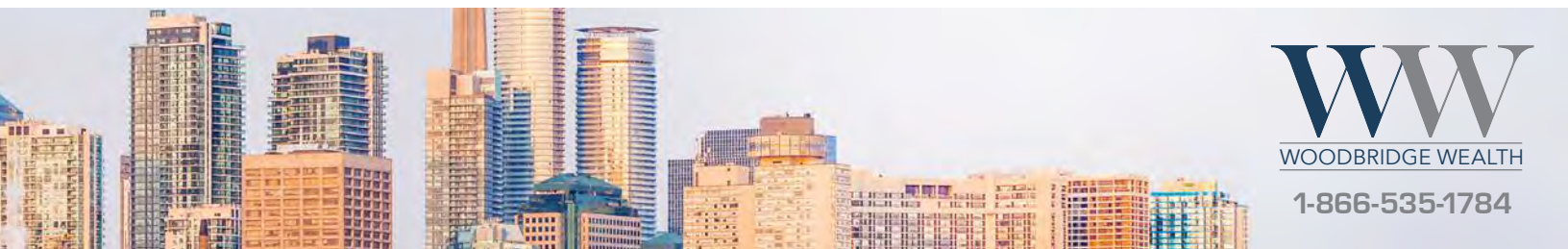
Lenders can use qualified or non-qualified funds, an IRA, Trust, LLC, Pension, 401k or lend in their/your own name.

DOES WOODBRIDGE CHARGE ANY FEES?

There are no transaction fees or commission to pay, EVER.
100% of the deposit goes to work IMMEDIATELY!



[11]





SECONDARY MARKET ANNUITIES

[12]

HOW IT WORKS

Secondary Market Annuities are sold by annuitants to Woodbridge at a discount in exchange for a lump sum payment. Woodbridge, in turn, offers these annuities at a fixed rate of return to astute investors.

The annuitant's rights to receive payments are transferred to the investor, and payments are then made directly to the investor by a US-based insurance company with a credit rating that is generally rated AAA to A by major credit rating agencies.

3 TYPES OF SECONDARY MARKET ANNUITIES

- Structured Settlements
- Pre-Owned Annuities
- Lottery Prize-Based Annuities

WHAT IS A STRUCTURED SETTLEMENT?

A Structured Settlement is an annuity awarded to a plaintiff from a personal injury that is paid out to a plaintiff over a set period of time.

The defendant often purchases an annuity through a highly rated insurance company based on the agreed upon structured settlement.

WHAT IS A PRE-OWNED 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.

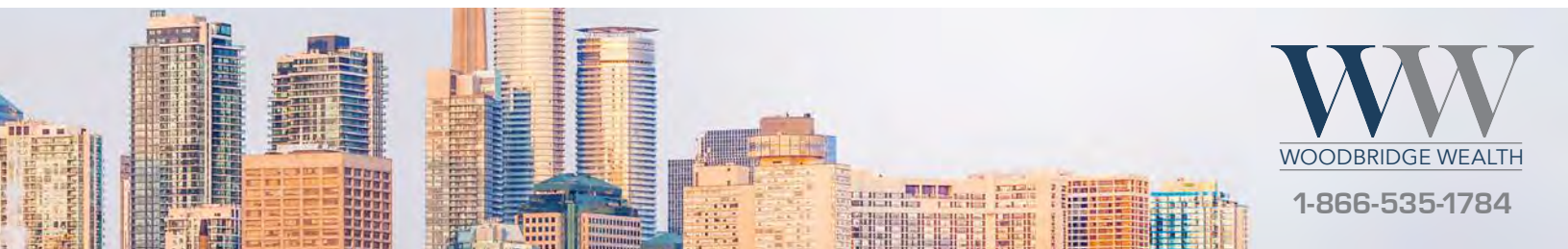
The individual makes a large lump-sum payment or a series of smaller payments to the insurance company. In return, the insurer agrees to make periodic payments to the individual.

WHAT IS A LOTTERY-PRIZE BASED ANNUITY?

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.

Some lottery games in the US offer lifetime annuities that are paid out as long as the winner is alive.

[14]



WOODBIDGE ONLY WORKS WITH THE HIGHEST RATED INSURANCE COMPANIES IN THE WORLD

THESE COMPANIES INCLUDE:

- AEGON
- AIG
- Allstate
- Colonial Penn
- Connecticut General
- Farmers Insurance
- Genworth Financial
- Hartford Life
- Liberty Mutual
- Mutual Of Omaha
- New York Life
- Pacific Life
- Prudential Insurance
- State Farm
- Transamerica Life
- Travelers Insurance
- USAA Life
- Canada Life



[15]



TYPES OF PAYMENT STREAMS

- Immediate monthly income
- Lump sum payouts
- Deferred monthly income

PAYMENT STREAM SAMPLE

METROPOLITAN LIFE INVESTMENT ANNUITY

(179) monthly payments as follows:
\$951.70 from December 16, 2016
until March 6, 2031
Total Payout: \$170,354.30
Purchase Price: \$119,185.56

LUMP SUM PAYOUT

NEW YORK LIFE STRUCTURED SETTLEMENT

(15) annual payments as follows:
\$15,000 from January 1, 2017
until January 1, 2031
Total Payout: \$225,000
Purchase Price: \$141,000



DEFERRED INCOME

PRUDENTIAL LIFE STRUCTURED SETTLEMENT

(180) monthly payments as follows:
\$905.36 from February 21, 2021
until January 21, 2036
Total Payout: \$162,964.80
Purchase Price: \$74,505.06

[16]



A MESSAGE FROM THE DIRECTOR OF INVESTMENTS

At Woodbridge Group of Companies, LLC, we know that you have choices when it comes to where to put your money, and we strive to help you achieve financial freedom through lower risk and higher return opportunities.

Woodbridge* has been providing superior financial products for over 35 years. With an array of asset-backed opportunities, Woodbridge has a reputation for service and reliability that is second to none.

In today's volatile market climate and ever changing economic landscape, Woodbridge offers clients safer products and financial peace of mind. So whether you are considering First Position Commercial Mortgages or Secondary Market Annuities, we have alternative options that can help you get ahead safely and profitably.

For clients seeking lower risk, attractive profits, and greater diversification and balance in their portfolios...the Woodbridge way is the only way forward. Our honesty and transparency have always set us apart because we not only stand behind our products...we also stand behind our clients!

Please contact us today to learn more about our simpler and safer financial solutions.

Dayne Roseman

Dayne Roseman
Managing Director of Investments
1-866-535-1784

*Including its predecessor and
affiliate entities, and principals

[17]



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CONTACT A WOODBRIDGE SPECIALIST
TODAY!



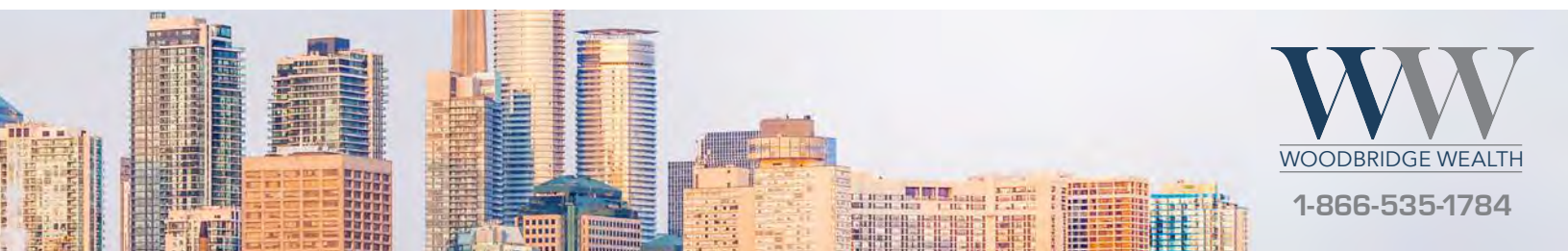
OUR OVERRIDING GOAL IS QUITE SIMPLE. WE WANT TO PUT MORE MONEY IN YOUR POCKET!

Higher yields and lower risk is what everybody wants, and it may be more attainable than you may think.

A Woodbridge partnership is the perfect marriage of performance and stability. Contact us today to learn more about our currently available transaction opportunities.

Call our specialist hotline at: 1-866-535-1784

[18]



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NOTES

[19]

