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**BUSINESS**



**The Money Answers Show**  
**Monday at 12 Noon Pacific**  
**December 31st 2012: Earning High Safe Income**  
**from Cash Flow Investing**

With interest rates on traditional bank savings accounts and CDs so low, Americans are looking for safe alternatives to earn much higher yields. In this interview, Martin Granoff and Ralf Bieler, founders of Cash Flow Exclusive, explain how you can invest in settlement lump sums which you can purchase at a big discount from face value and thereby earn high yields. This includes lottery winnings, lawsuit settlements, immediate annuity payments and other types of future cash flows.



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#### Featured Guest



##### Marty Granoff

Marty Granoff has been in the investment/finance field over 45 years. Until 1992 his firm, Granoff Enterprises, help raise money for private business ventures. The firm then took a new direction and started buying and selling real estate related notes (many property sellers needed to offer seller financing to move their properties but later desired to convert these notes into lump-sum cash). Within a year or so the firm realized state lottery winners needed this same service as back then, there was no lump-sum option offered by lottery commissions. As the years passed many other forms of future cash flow were offered for sale to the firm such as lawsuit settlements, contest winnings, annuities

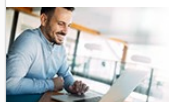
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