

STATE OF CALIFORNIA  
BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY  
DEPARTMENT OF BUSINESS OVERSIGHT

TO: Pensions, Annuities and Settlements, LLC  
Future Income Payments, LLC  
Cash Flow Investment Partners, LLC  
Scott A. Kohn  
18300 Von Karman Avenue, Suite 410  
Irvine, CA 92612

4500 Campus Drive, Suite 650  
Newport Beach, CA 92660

3535 E. Coast Hwy, #119  
Corona Del Mar, CA 92625

www.lumpsum-settlement.com

**DESIST AND REFRAIN ORDER**

**(For violations of section 22100 of the California Financial Code)**

The California Commissioner of Business Oversight (“Commissioner”) finds that:

1. At all relevant times, Pensions, Annuities and Settlements, LLC (“PAS”) was a Delaware limited liability company.

2. In or about 2014, PAS changed its name to Future Income Payments, LLC (“FIP”).

3. At all relevant times, PAS and FIP were Delaware limited liability companies that used the same addresses of: 18300 Von Karman Avenue, Suite 410, Irvine, CA 92612; 4500 Campus Drive, Suite 650, Newport Beach, CA 92660; and 3535 E. Coast Hwy, #119, Corona Del Mar, CA 92625.

4. At all relevant times, Cash Flow Investment Partners, LLC, a Delaware limited liability company, and Cash Flow Investment Partners, LLC, a California limited liability company (collectively “CFIP”), were located at 18300 Von Karman Avenue, Suite 410, Irvine, CA 92612. CFIP maintains a website at www.lumpsum-settlement.com.

5. At all relevant times, Scott A. Kohn (“Kohn”) was the manager of PAS, FIP, and CFIP.

1           6.       According to the website, “Cash Flow Investment Partners, LLC is one of the nation’s  
2 leaders in selling pension plans and structured early retirement buyouts that will meet your immediate  
3 needs and long term goals, and to fund you very quickly. Now you do not have to wait for your cash  
4 anymore. You can easily borrow against your pension and get cash for your annuity.”

5           7.       Beginning in 2012 and continuing to a date unknown to the Commissioner, PAS,  
6 currently known as FIP, CFIP and Kohn engaged in the business of a finance lender or broker, in  
7 California, by entering into written contracts with California consumers to provide a lump sum of  
8 money in exchange for the consumers’ pension or retirement benefits.

9           8.       The Commissioner has not licensed Pensions, Annuities and Settlements, LLC, Future  
10 Income Payments, LLC, Cash Flow Investment Partners, LLC and Scott A. Kohn to engage in the  
11 business of a finance lender or broker, as required by Financial Code section 22100.

12           Based upon the foregoing findings, the Commissioner of Business Oversight is of the opinion  
13 that Pensions, Annuities and Settlements, LLC, Future Income Payments, LLC, Cash Flow  
14 Investment Partners, LLC and Scott A. Kohn have engaged in the business of a finance lender or  
15 broker without a license from the Commissioner.

16           Pursuant to Financial Code section 22712, Pensions, Annuities and Settlements, LLC, Future  
17 Income Payments, LLC, Cash Flow Investment Partners, LLC and Scott A. Kohn are hereby ordered  
18 to desist and refrain from engaging in the business of a finance lender or broker in the State of  
19 California without first obtaining a license from the Commissioner, or otherwise being exempt.

20           This Order is necessary, in the public interest, for the protection of consumers and is  
21 consistent with the purposes, policies, and provisions of the California Finance Lenders Law.

22 Dated: March 3, 2015  
23 Sacramento, California

JAN LYNN OWEN  
Commissioner of Business Oversight

25 By \_\_\_\_\_  
26 MARY ANN SMITH  
27 Deputy Commissioner  
28 Enforcement Division