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Are you considering selling another portion of your structured settlement?

Strategic Capital provides you with the opportunity to respond to the changes in your life and to do the most with your structured settlement payments. Imagine paying off all your bills, buying your home, paying for education, investing in your future or fulfilling any other need. Strategic Capital will give you a fair price for your structured settlement payments.

In a report prepared by the California Attorney General, the average effective interest rate charged by the industry in the purchases of structured settlement payments in that state in 2003 was 19.2%. On the other hand, the national average charged by Strategic Capital was 12.7%. **The dramatic difference in rates charged means that Strategic Capital pays you thousands of dollars more for your structured settlement payments.**

Call toll free 1-866-256-0088 Ext. 7 now to enter our free draw for a fabulous trip for two to beautiful Hawaii. The trip includes return airfare to Honolulu, accommodations for 8 days and 7 nights and \$1000 in spending money. Your free entry password is "Hawaii".

We offer cash advances.

Thank you for your consideration.

Douglas Goss



Strategic Capital specializes in the purchase of structured settlements, lottery prizes and other annuity payments.

Win a Hawaiian Vacation Contest

TBR264 May 4, 2004

NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. To Enter, respond to your invitation postcard to participate by calling 1-866-256-0088 ext. 7 and provide the password from your invitation to register with Strategic Capital Corporation. Registrations and passwords are subject to verification and are not transferable. All entries must be received by 11:59:59 p.m. EST February 28, 2005 (the "Contest Closing Date"). Sponsor will not be responsible for late, misdirected, busy signals or inaudible entries. Limit one entry per person. Entries without valid passwords will not be eligible. 2. Prize - There will be One Grand Prize available to be won, consisting of a Trip for Two Adults to Hawaii. The Grand Prize includes roundtrip economy airfare to Honolulu, Hawaii from the US International Airport nearest to the winner's residence, hotel accommodations for 8 days/seven nights (Based on double occupancy) and \$1,000 spending money. Approximate Retail Value \$6,100. Prize Trip must be completed by February 28, 2005, is based on availability, and some blackout periods may apply. The Grand Prize winner will be responsible for obtaining any required travel and health documents, and for transportation to and from the departure airport, meals, gratuities, applicable taxes, incidentals, and all other related travel expenses not specifically mentioned above. The winner and travel companion must travel from same airport on same itinerary. Odds of winning depend on the number of eligible entries received. If prize notification or prize is returned as undeliverable, prize will be awarded to an alternate winner. 3. Random Draw - A random draw will be conducted by the independent Judge and returned as undeliverable, prize will be awarded to an alternate winner. 4. The contest is open to legal residents of U.S. (except Alaska and Hawaii), that are at least 21 years of age, who received the invitation postcard for this contest. Employees of Strategic Capital Corporation (and persons with whom they are domiciled), its affiliates, their advertising and promotional agencies and the independent contest judging organization are not eligible. This contest is subject to all applicable Federal, State and Municipal laws and regulations. All decisions of the independent contest judging organization are final and binding. Travel arrangements and dates are subject to availability and other travel restrictions. In the event that the trip becomes unavailable for reasons beyond the control of the Sponsor, including acts of war or other force majeure causes, the Sponsor reserves the right to substitute a prize of equal or greater value. Travel arrangements must be made through the Sponsor's agent or a carrier of the Sponsor's choice. 5. Prize must be accepted as awarded, is non-refundable for cash and is non-transferable. Name, city of residence, video image, likeness and/or photograph for promotional purposes without additional compensation, except where prohibited. Void in Alaska and Hawaii and wherever prohibited. 6. For the name of the winner send a self-addressed, stamped envelope to be received by March 31, 2005 to: Strategic Capital Corporation, Processing Center, PO Box 27, Seaside Park, NJ 08752-0127. 7. SPONSOR: Strategic Capital Corporation, 100 Sheppard Ave East, Suite 720, Toronto, ON Canada M2N 6N6.