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Dear CAOC Colleague,

As a general rule, CAOC recommends against the selling of structured settlements. However, there are times when financial necessity makes it necessary to unwind a structured settlement, or when clients will not be deterred from selling their structure. When that happens, CAOC suggests that its members use Strategic Capital, a CAOC-approved vendor. Strategic Capital has been thoroughly vetted by the board of CAOC and found to operate with integrity.

CAOC has chosen to consider that if a structure is going to be sold, that it be sold through Strategic Capital in a way that most benefits the client. Here are the reasons why:

- Strategic Capital works with clients to see if there are any other ways to raise funds – they may even talk your client out of selling any payments.
- We asked them to include a message from CAOC discouraging the sale of the structured settlement in all their packages sent to California residents. And they agreed.
- They have an upper limit on the rates they charge annuitants which is significantly lower than the typical credit card rate we see.
- Strategic Capital is able to buy only some of the payments in order to leave the client with as much of the rest as possible.

Strategic Capital is an annuity purchase origination that operates in a principled fashion and that is open to feedback. That is why CAOC recommends Strategic Capital if a structure needs to be sold.

Having known Ric Perez for so long, I have come to see his compassion for our clients and his strong desire to do the right thing for them. Knowing Ric's heart, I trust that Strategic Capital is the firm to trust. If your client is hell-bent on selling their structure, then I would suggest calling Ric.

See their website at [www.StrategicCapital.com](http://www.StrategicCapital.com) and contact Ric Perez at [ric.perez@StrategicCapital.com](mailto:ric.perez@StrategicCapital.com) or [\(866\) 821-6108](tel:866-821-6108).

Yours truly,

Greg Rizio  
CAOC President