



August 8, 2023

Dear Kentucky Justice Association colleague,

As a general rule, KJA recommends against the selling of structured settlements. However, there are times when unforeseen changes in a client's financial situation make it necessary to consider the sale of structured settlement payments. There are also times when a client will not be deterred from selling payments and will probably call one of the TV advertisers if they do not receive any guidance. In situations such as these, KJA advises its members that clients should contact Strategic Capital.

KJA recognizes that if your clients don't receive guidance when they call about selling structured settlement payments, they run the risk of being pressured into selling all their payments at a high discount rate and a lowball price.

KJA believes that Strategic Capital provides a responsible resource for attorneys and their clients. Here are the main reasons why:

1. Strategic Capital works on referrals from attorneys, structured settlement brokers and financial advisors. They help clients, and do not encourage them to sell their payments for "cash now."
2. Strategic Capital does not advertise on TV.
3. Strategic Capital is able to buy only part of the structure and leave the client with as much of the structure as possible.
4. Strategic Capital has an upper limit on the rates they charge annuitants, which is significantly lower than the typical rate we see.
5. Strategic Capital works with clients to understand their situations and to see if there are any better ways to raise funds.

Strategic Capital is an annuity purchase organization that operates in a principled fashion and treats clients compassionately and fairly.

The next time a client has a changed circumstance and calls to ask about accessing cash from a structured settlement, tell your receptionist, your paralegals, your associates and your partners that KJA chooses Strategic Capital.

To learn more about how Strategic Capital can help you help your clients, please contact Ric Perez at ric.perez@strategiccapital.com or toll free at 1(866) 821-6108.

You can also learn more about Strategic Capital at www.StrategicCapital.com.

Yours truly,

A handwritten signature in blue ink that reads "Paul Kelley". The signature is written in a cursive style with a long, sweeping underline.

Paul Kelley
KJA President