



CONSUMER ATTORNEYS OF CALIFORNIA

Seeking Justice for All

President: John A. Montevideo President-Elect: Niall P. McCarthy First Vice President: Brian S. Kabateck Second Vice President: John M. Feder Third Vice President: Brian D. Chase Fourth Vice President: Lee S. Harris Chief Executive Officer: Nancy Drabble

Dear CAOC colleague,

As a general rule, CAOC recommends against the selling of structured settlements. However, there are times when changing facts make 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 to purchase the Structured Settlement or Structured Attorney fees.

You can imagine that the Board of CAOC had a lot of difficulty in understanding why CAOC might have a relationship with any firm that buys Structured Settlements. The reason is that there are times when it is necessary, and Strategic Capital has been thoroughly vetted by the board of CAOC and found to operate with integrity.

Strategic Capital has withstood close scrutiny and cross examination by a host of our board members, some of whom were dubious at best. In the end, CAOC has chosen to consider that if a structure is going to be sold, that it be sold through Strategic Capital. Here are the reasons why.

1. Strategic Capital works with clients to see if there are any other ways to raise funds.
2. They ask clients what cash they use to pay the rent etc... They really want to be sure someone doesn't lose the roof over their head for the sake of a truck or a holiday.
3. They have an upper limit on the rates they charge annuitants which is significantly lower than the typical credit card rate we see.
4. 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. (See attached.)
5. Strategic Capital is able to buy only part of the structure and leave the client with the rest.

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

The next time a client has a changed circumstance and calls to get access to cash from a structure, tell your receptionist, your paralegals, your partners that CAOC chooses Strategic Capital. Check out their website at www.StrategicCapital.com.

Yours truly,

John A. Montevideo
2011 CAOC President