



CONSUMER ATTORNEYS OF CALIFORNIA

Seeking Justice for All

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April 2, 2014

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:

1. 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.
2. 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.)
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. 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 company 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.

The next time a client has a changed circumstance and calls to get access to cash from a structure, tell your receptionist, your paralegals and your partners that CAOC recommends Strategic Capital.

See their website at www.StrategicCapital.com and contact Ric Perez in Los Angeles at ric.perez@StrategicCapital.com or (866) 821-6108.

Yours truly,

John M. Feder
2014 CAOC President