



CONSUMER ATTORNEYS OF CALIFORNIA

Seeking Justice for All

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January 26, 2012

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 clients will not be deterred from selling their structure. When that happens, CAOC suggests that its members use CAOC-approved vendors such as Strategic Capital. 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 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.
2. Strategic Capital is able to buy only part of the structure and leave the client with the rest.
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.)

Strategic Capital is an annuity purchase organization 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. Check out their website at www.StrategicCapital.com, and feel free to contact Ric Perez at ric.perez@StrategicCapital.com or (866) 821-6108.

Yours truly,

Niall P. McCarthy
2012 CAOC President