



Dear KJA Member:

As trial attorneys, we work every day to help clients protect their settlements by working with them to create structured settlements that may help provide them income over their lifetimes, or for a college education, or for major milestones in their lifetimes. Too often, we find if they take the lump sum settlement up front, the money is quickly dissipated, and they are left with no future. This is exactly why structured settlements have become an important part of our practice.

However, just as importantly, we must recognize that sometimes our clients who have structures may need to get access to their structured funds for unforeseen emergencies. What we are talking about are serious medical complications that require access to funds to pay for necessary treatment, or a means of getting to and from their much-needed doctors' appointments. As a general rule, KJA recommends against the selling of structured settlements. But during these times when unforeseen changes in a client's financial situation make it necessary to sell structured settlement payments, or when a client will not be deterred from selling payments, it is important that we can provide them with a viable, reliable and safe alternative. When that happens, one company you can contact is Strategic Capital.

KJA recognizes that if you don't provide advice to your clients 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 the rest.
4. Strategic Capital has an upper limit on the rates they charge annuitants, which is significantly lower than the typical credit card rate we see.
5. Strategic Capital works with clients to understand their situations, to see if there are any other

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ways to raise funds and to be sure someone doesn't lose the roof over their head for the sake of a truck or a vacation.

6. Strategic Capital is an annuity purchase organization that operates in a principled fashion and treats clients compassionately and fairly.
7. 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.

For more information, please contact Cam Mears at (866) 241-6111 or by email at cam.mears@strategiccapital.com.

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

Sincerely,

J. I. GILBERT
Immediate Past President
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