POST-SETTLEMENT PLANNING & FACTORING

Selling Structured Settlement Payments

FINANCIAL STABILITY THROUGH STRUCTURED SETTLEMENTS

Structured Settlement Annuities are one of the best, most reliable and most secure product as a settlement tool for your clients. They are a fantastic financial asset -- they provide customized, guaranteed future payments which lead to financial and emotional stability for annuitants.

DEALING WITH CHANGE

Most annuitants can deal with changes in their lives without touching their structured settlement payments. That accounts for 80 - 90% of annuitants.

The reality is 10% - 20% of Structured Settlement recipients will face another emotional, financial, or physical obstacle and they may need access to those future payments early in order to adjust to their changed circumstances. Nobody can predict everything, and Strategic Capital is your partner when it comes to finding Answers and Solutions for your clients who ask about selling their Structured Settlement Payments.

GLOBAL ECONOMIC SLOWDOWN

The Coronavirus Pandemic is hitting closer and closer to home for us all in a lot of different ways. Over the last 4 months we've experienced an increased interest from customers looking to get information about factoring their payments. They are looking for ways in order to deal with this completely unforeseen health and economic crisis.



WHY DO PEOPLE SELL?

This might be part of an overall financial analysis as they contemplate "what-if" scenarios while there are so many uncertainties in many employment sectors right now.

TALKING THINGS THROUGH

Some people contact us in a panic and just don't know what to do. Or <u>think</u> they know what to do and we get the opportunity to really help them see a better way. Most of the time, people just need someone to talk to, who can help them understand their options.

WHAT TO LOOK FOR IN A FACTORING COMPANY

- ✓ Vetted and endorsed
- Consistent behaviour, pricing and service
- Fair pricing and low rates
- A company who will help annuitants find alternative solutions that may be better
- A company who believes in structured
- settlements and tries to keep them intact.
- ✓ A company who is able to balance the annuitant's current financial needs while protecting the long term financial health of the annuitant

WHAT TO AVOID IN A FACTORING COMPANY

- ★ A lowball starting offer.
- * Pressuring to sell all of the future payments
- * Pressuring to sign contracts immediately
- **X** Surprise home visits
- ✗ Sending contracts out blindly without making contact with the annuitant
- ★ Solicitation after scraping court records
- * Emphasis on a large signing bonus or advance to distract focus from the big picture price
- * Discouraging the annuitant from speaking to their own attorney.

Strategic Capital has been recommended by top Trial Lawyer Associations across the country.

Let us help you navigate through your financial challenges.



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