Jennifer C.: I've been doing this for almost 15 years. Prior to doing this, I worked for Thomson Reuters, with law firms of all practice areas, so not just personal injury and worker's compensation, but I had a large client base in personal injury and worker's compensation. And that's how I learned about structured settlements and how important it was to their practice and their clients. And I really just became interested in the business. So, I did more research, I interviewed people in the structured settlement industry, and ultimately talked with the upper level management at Millennium, which was called Millennium Settlements then. It's now called Millennium Settlement Consulting, which is still our broker. And we just hit it off, and they're a fantastic company to work with and are on the forefront of developing new products, new opportunities for attorneys to defer their fees, and additional structured settlement products for claimants, which we're really excited about.

 We work with plaintiff attorneys across the country, and we're the feet on the street. I'm the independent consultant. The law firm, first and foremost, is looking responsiveness. I think it's really important that we can respond to them very quickly. And many times when we get called, it's that the settlement is occurring at that time, and there are timeframes that we have to meet. And we have to make the clients comfortable. We have to meet with the clients. We have to go over options. They want us to consider the client's feelings. They want us to be compassionate just like they are. And they want us to be genuinely concerned about their client's future.