Jennifer C.: Contingency fee attorneys are very unique in that they can negotiate to take their fee into the future, just like their clients can take their recovery into the future. Contingency fee attorneys include personal injury attorneys, but they also include other types of attorneys like some commercial litigation attorneys, some employment law attorneys. So although the majority of the plaintiffs we work with are personal injury victims, many times we work with attorneys outside of the personal injury arena. Attorneys that may be doing some, like I said, some commercial litigation. Because the attorneys are agreeing to take their fee on a contingency, they can within that fee agreement, and within the agreed upon settlement of the case, they can defer their fee into the future. But the underlying investment can be either a fixed annuity, it can be an indexed annuity, or the money can go into an investment account.

 So this is something we've offered for the past seven years that really has become very popular, because we revised it about four years ago. I am proud to say that I was a part of revising the structure plus and I placed the first transaction. The main obstacle for attorney fee structures is the defendant or the carrier must agree to structure for the attorney. Just like they have to agree to structure for the plaintiff. Many times the defendant and the carrier, they don't like plaintiff attorneys. But they will acquiesce many times if the plaintiff attorney, if we negotiate this during the negotiation process and not try to do it after the deal is done.

 Also, we can set up a qualified settlement fund. A qualified settlement fund requires that there are multiple claimants, so it cannot be one single injured party. There must be multiple people injured in the accident or there must be multiple accidents with multiple people injured. So we can set up a qualified settlement fund and the government allows for the qualified settlement fund to act in place of the defendant or the insurance carrier when it comes to structuring a fee for the attorney or for the claimant.

 As a contingency fee attorney if you even think you're interested in structuring your fee any time within the next few years, we need to talk now. Because we need to get the processes in place and get the information into your fee agreement that will allow you to do that. You don't need to make that decision now, but we need to set it up so that you can make that decision on a case in the future.