Jennifer C.: What we want to do is sit down and talk about what is this that you need the settlement to do for you, and what is it that you want the settlement to do for you? Many times those are two different lists, and so, we want to do a needs assessments and a wants assessment and figure out how we're going to meet all of those needs and take care of you for far into the future, or potentially for the rest of your life.

I work with personal injury and workers comp attorneys handling structured settlements and special needs trust, other types of trusts like settlement protection trusts. We do Medicare set-asides and I work with attorneys on deferring their fees as well, attorney fee structures. There's a good amount of attorneys out there that only think about us or think about my industry when they have a minor child case. But adults need structured settlement and want structured settlements, just as much as anyone else.

I've had some attorneys tell me, "Oh, a lot of my clients are upper middle class, and they don't need structured settlements because they're savvy investors." Well, what I found out is that the upper middle class people that are savvy investors, they like and understand the benefits of structured settlements many times more than the lower class person who doesn't necessarily pay taxes, or pay a lot in taxes, that the upper middle people understand the tax benefit. They understand the asset protection benefits that the structured settlement provides.

But also we now provide in Millennium and IFS have a proprietary product that no other companies offer where you can structure into an investment account. Most attorneys don't know that a structured element isn't just an annuity. A structured settlement is actually future periodic payments. The underlying investment may be an annuity, it may be an indexed annuity that follows an index like the S&P, or it could be an investment account. It could be an investment account where they use their own financial advisor. They might use someone at Morgan Stanley or UBS or Merrill Lynch to handle their investments.

For attorneys, it's like an unlimited 401K, but for the claimant, all the future periodic payments, whether it's an investment account or in an annuity, are tax free.