

We were pleased to see the recent statement on your website describing the potential risks of selling structured settlement payments for a single lump sum. The purpose of our organization, the National Structured Settlements Trade Association (NSSTA), is to promote the use of structured settlements as part of a comprehensive settlement plan. The factoring transactions you describe in your statement can deprive recipients of the security and certainty that structured settlements provide.

We would like to ask you to make one correction in the section labelled, "What is a structured settlement?" Your article states that, "A structured settlement protects you from immediately spending your entire settlement at once and assures you receive **monthly** income for a specified period of years." As a point of information, structured settlements do not necessarily provide *only* monthly payments – plans can also be designed to distribute funds quarterly, semi-annually, annually, or in a specified series of lump sums.

May we suggest changing the word "monthly" to either "dependable" or "secure"? This would seem to cover the regularity of payment benefit without overly narrowing its definition or bogging down the writing in technical detail.

Thank you in advance for considering this one refinement to what we feel is a timely and extremely valuable consumer information resource.

As a non-partisan organization representing the interests of all parties to these foundational transactions, we invite all who seek additional consumer information to link to our website at www.nssta.com. Through its active and dedicated membership, NSSTA has been advocating to protect the rights of injury victims and their families since 1985. We championed the enactment of original Structured Settlement Protection Acts (SSPAs) across the country and have most recently worked to update and strengthen these safeguards in Florida, Illinois, Maryland and Virginia.

If you would like additional information on structured settlements and the benefits they offer to injury victims, please feel free to contact us directly. Thank you again for your efforts to educate consumers, and please let us know how we can help you with any future initiatives of this nature.



Eric Vaughn
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