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Dear NSSTA Members:

I have had the privilege of serving this industry for 25 years, with prior terms on the NSSTA Board and roles on several committees, including Legal and Legs & Regs and would like your vote for the NSSTA Board.

We have seen tremendous challenges and tremendous opportunities in the last decade, from low interest rates and COVID to the unprecedented growth of the last few years. I want to see us continue that growth for decades into the future. Over my career I've been fortunate enough to work in every aspect of this business, from claims adjuster to structured settlement coordinator, life company leadership to agency management and finally, as a structured settlement consultant. I have a deep and profound appreciation for the work we do and the people we help. The NSSTA Board is tasked with making sure our industry is constantly nurtured, protected and grown, not just for us, but for the thousands of lives we touch every year.

Throughout my time here, I've tried to improve things for our industry and the injured people we help. Over the years I've helped expand the industry into taxable settlements, co-wrote several private letter rulings expanding the use of structured settlements, worked on creating a new Internal Revenue Code section to make wrongful imprisonment claims tax free, expanded protections for settlements under Section 8 Housing, and assisted new providers entering our industry. I am currently engaged in two projects (PTSD and abuse victims) that will bring tax exemption to additional people and give them the opportunity to structure their settlement. In addition to growth initiatives, I've also worked with NSSTA to protect our industry, developing the first hardship commutation offered by a life company, chairing the task force that preserved attorney fee structures and worked on solvency issues for the association when concerns arose over Reliance and Genworth.

My pledge to you, if elected, is to continue that work – to protect and grow our industry for the good of all.

Sincerely,

John McCulloch, CSSC, JD/MBA
Vice Chairman, Arcadia Settlements Group