

I am honored to stand for re-election to the National Structured Settlement Trade Association Board of Directors.

I have been part of the structured settlement industry for more than 25 years. Prior to that, I worked in stable value sales. Like so many of us in this profession, I care deeply about this industry and believe strongly in its mission. When someone asks what I do for a living, I don't describe my job — I talk about our industry. I talk about the personal injury victims and families who have lost loved ones. I talk about how we transform cash settlements into long-term financial security that injured parties can rely on for years to come. That purpose is what makes our work meaningful.

Over the past year, I have been fortunate to contribute to the entry of a new life market into our industry. For those who have been in this industry for as long as I have, you understand how significant that is. When I entered this business, there were more than 20 life markets. Just a few years ago, that number had declined to seven or eight. The addition of new life markets strengthens our industry, enhances competition, and expands opportunities for growth. I am proud to be with a company that is not only focused on growing market share, but also on expanding and strengthening the structured settlement marketplace as a whole. We are making meaningful investments to ensure we become and remain an integral part of this industry for years to come.

In addition to new life markets, our industry has seen the introduction of new products that provide settlement consultants with a broader toolbox to design plans tailored to the unique needs of each client. I strongly support holistic settlement planning and ongoing education. That includes the thoughtful use of special needs trusts and other tools that protect public benefits, as well as appropriate market-based products. Our responsibility is to ensure injured parties receive comprehensive planning that safeguards their long-term financial security.

While complementary products play an important role in the growth of our industry, they remain complements to our core product — the structured settlement annuity. The central focus of NSSTA must always be the protection and preservation of IRC §130(c). The tax framework that supports qualified assignments is foundational to our industry's success and to the security we provide claimants.

Continued advocacy in Washington, D.C. remains essential. Policymakers must understand the value our industry delivers to injured individuals and their families. I firmly believe that our lobbying efforts should be unified under one organization. A single, coordinated message strengthens our influence, maximizes the effectiveness of our

advocacy, and reduces the risk of unintended consequences that can result from fragmented messaging.

For the past six years, I have had the privilege of serving on the Board of Directors, and for the majority of that time, I have served as Treasurer. It has been a dynamic and at times challenging period. Shortly after I was first elected, Sage withdrew from NSSTA. There is no question that NSSTA is stronger and more effective when Sage is part of the association. I fully support the ongoing efforts led by Buster Joyner to bring them back and hope to see those efforts continue.

It would be a privilege to continue serving on the NSSTA Board of Directors and to work alongside all of you to advance, protect, and strengthen our industry.