The Settlement Solutions Group

A powerful integration of structured settlements and wealth planning for a secure financial future

"We understand the legal and financial complexities of settling a case and are dedicated to finding the right settlement solution to meet the needs of your clients and their families, not just now, but into the future."

– Jennifer Kraus, Director, The Settlement Solutions Group

> “We focus on helping attorneys and their clients turn a hard-won recovery into a lifetime of financial security.”
>
> –Chris Palmieri, Director, The Settlement Solutions Group

Ensuring the financial well-being of personal injury clients

In today’s unpredictable world, finding the way to a secure financial future for a personal injury settlement recipient is a challenging task. With the increasing complexity of options available, we know how important it is for you to feel confident that the people who are working with your clients can provide thorough and objective advice on how to put together the most effective solution for their needs. That’s where we come in. Our integrated approach balances in-depth knowledge of structured settlements with substantial experience in wealth planning to create comprehensive settlement solutions.

Guided by our sense of fiduciary responsibility, we develop and maintain an ongoing relationship with every client. This relationship puts a client’s best interests at the heart of what we do. Our seasoned blend of legal experience and financial insight enables us to anticipate how clients’ needs may evolve over time so we can guide them in making informed decisions both prior to and after their settlement. We help clients develop spending guidelines and offer assistance with estate, tax and insurance planning issues. By working closely with your clients on the choices they need to make at the time of settlement and beyond, we give them peace of mind for their future.

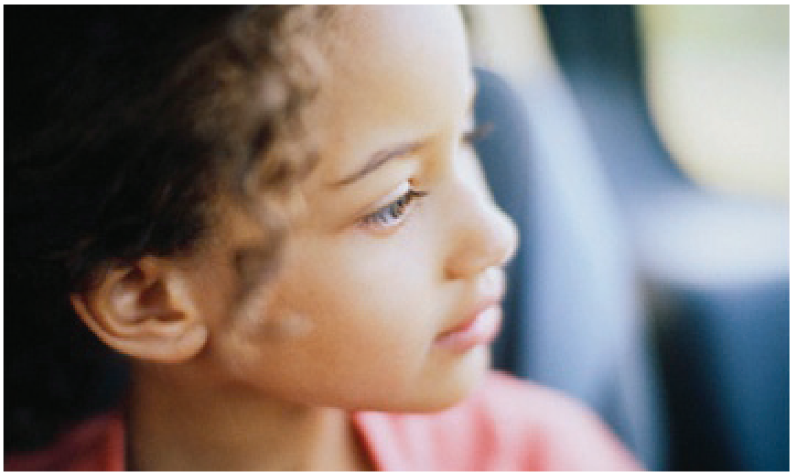
Extensive capabilities for a range of settlement solutions

- Structured settlements
- Structured attorney fees
- Traditional wealth planning
- Special needs trusts
- Medicare set-aside trusts
- Qualified settlement funds (468b trusts)
- Revocable and irrevocable trusts
- Guardian and conservatorship accounts
- Court controlled accounts
- Fiduciary bonding
- Trust and estate planning
- Life insurance and long-term care
- Banking services

Understanding specific needs for a solution that makes sense

As every personal injury case is unique, so should be the settlement solution. At UBS, we never take a one-size-fits-all approach. Rather, we believe that arriving at the right personalized plan requires a deep understanding of an individual’s medical condition, financial circumstances and family situation. We make it our priority to get to know each client personally—their physical needs, their wants for their family, their concerns about the future—so that we can offer the best advice on a solution that is right for them.

We understand the anxieties plaintiffs feel when a case is settling. In most cases, they have special circumstances that require particular guidance and advice. With years of experience in working with attorneys and settlement recipients, we know how to bring clarity to the issues you and your clients face. Whether your clients require a Special Needs Trust, Medicare Set Aside or Qualified Settlement Fund (468b Trust); a guardianship account, frozen by the Court or secured by a fiduciary bond; or simply a traditional structured settlement annuity, we help make sense of the options available and ensure the right strategy is implemented.


Beyond a structured settlement

Many plaintiff attorneys view a structured settlement as an efficient and safe way to resolve a case. In certain situations, a structured settlement is an appropriate solution for a client. However, many circumstances require a broader perspective and a variety of options needs to be explored. At UBS, The Settlement Solutions Group delivers not only structured settlements directly from insurance carriers, but also a full suite of risk appropriate investment management choices, trusts, guardianship accounts, court controlled accounts and banking services. This gives us a unique ability to create a settlement solution that incorporates all relevant aspects of your clients' needs.

Structured settlement brokers, whether acting as an agent for the plaintiff or the defense, usually conclude their relationship with a personal injury client after a structured settlement is placed. In contrast, at UBS, placing a structured settlement or implementing a broader-based settlement solution for a client is only the starting point of our relationship. From that moment on, we are fully dedicated to ensuring our clients receive a lifetime of guidance and advice.

A partnership uniquely suited to support you and your clients

The Settlement Solutions Group was formed by a former trust and estate attorney and an accomplished wealth management advisor with the goal of providing personal injury attorneys and their clients with solutions that address their unique circumstances. To achieve this goal, The Settlement Solutions Group integrated traditional structured settlement annuities with the wealth management platform of UBS.

This powerful combination provides you and your clients with:
- unparalleled solutions and client service when settling a case;
- unbiased advice and an holistic approach to designing the most appropriate structured settlement or settlement solution;
- a single source for handling all of your settlement needs;
- solutions provided by a regulated wealth management firm with extensive resources and exceptional standards of due diligence and accountability;
- complete and appropriate information to assist you, as the attorney, with meeting your ethical obligations when helping your clients make a settlement decision;
- local advice and guidance through our network of more than 6,800 financial advisors in over 350 offices nationwide; and
- continuity in working with one advisor from the time of settlement throughout a client's life.

The Settlement Solutions Group takes care of your clients' needs so that they can be confident in a secure financial future.

Advice you can trust starts with a conversation.

Jennifer L. Kraus, CIMA®
Director, The Settlement Solutions Group
Senior Vice President–Investments

Jennifer specializes in structured settlements, traditional wealth management, special needs trusts, guardianship accounts, court controlled accounts, and trust and estate planning for settlement recipients. She is also an advisor to personal injury attorneys, specializing in asset management, income protection and retirement planning for them and their firms. Jennifer has written several papers and frequently speaks at national and state bar association conferences on settlement solutions and attorneys' ethical responsibilities in protecting the financial recoveries of personal injury clients.

Jennifer holds Series 7, 31, 63 and 65 securities licenses from FINRA as well as life, health and variable annuity insurance licenses. She is a former practicing attorney with the law firm of Skadden, Arps, Slate, Meagher & Flom LLP and is a member of the New York Bar. Jennifer received her J.D. from Columbia University Law School, where she was a Harlan Fiske Stone Scholar, and she received her B.S. from Pennsylvania State University. She is also a graduate of the University of Pennsylvania's Wharton School of Business Investment Management Analyst Program, earning the Certification of Investment Management Analyst℠ (CIMA®) designation. In 2007, Jennifer was recognized in *Barron's* magazine as one of the Top 100 Woman Financial Advisors in America. She is a member of the Investment Management Consultant Association (IMCA), the American Association for Justice (AAJ) and Public Justice (TLPJ).

Christopher M. Palmieri, CIMA®
Director, The Settlement Solutions Group
Senior Vice President–Investments

Chris specializes in structured settlements, investment management, asset allocation, distribution needs, and the selection of investment managers for settlement recipients. Over the last decade, he has worked with some of the most preeminent law firms on cases including, 9/11, American Airlines 587, Ford/Firestone rollovers, GM gas tank explosions, Fen-phen, medical malpractice, birth trauma and product liability. Chris is also an advisor to personal injury attorneys, specializing in asset management, alternative investments and retirement planning. He has authored and presented several papers on structured settlements and protecting the financial interests of settlement recipients.

Chris holds Series 7, 31, 63 and 65 securities licenses from FINRA as well as life, health and variable annuity insurance licenses. He received his B.A. from Colorado State University. Chris is also a graduate of the University of Pennsylvania's Wharton School of Business Investment Management Analyst Program, earning the Certification of Investment Management Analyst℠ (CIMA®) designation. He is a member of the Investment Management Consultant Association (IMCA) and Public Justice (TLPJ).

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About UBS

For more than 140 years—in the United States and financial centers around the world—UBS has been managing wealth for affluent individuals, corporations, institutions and governments. We understand the importance of providing a high-quality experience to all of our clients. We are committed to professionalism and integrity in all that we do.

Selected articles and presentations

"Markets in crisis—An update on how recent events will impact personal injury clients." Attorneys Information Exchange Group (AIEG) Auto Focus Seminar, San Antonio, 2008.

"Ethical and other considerations in protecting a personal injury client's financial interests." AIEG Auto Focus Seminar, New York, 2007.

"Assessing the Risks of Common Settlement Options in Today's— and Tomorrow's—Economy." *The Brief*, Fall 2006, a publication of the American Bar Association.

"Settlement Issues: Financial and legal considerations in packaging a settlement." ABA Aviation and Space Law Committee Seminar, Washington D.C., 2005.

"Risks of common settlement fund options in the 21st century economy." Paris American Academy, AIEG and State Trial Lawyers Associations, Litigation in the 21st Century, Paris, 2004.

"Ethical considerations in protecting a personal injury client's financial interests." Washington State Trial Lawyers Association Conference, Florence, 2003.

"Ethical concerns in structured settlements." Consumer Attorneys Association of Los Angeles (CAALA), Las Vegas, 2002.