

CLIENT ACKNOWLEDGEMENT FORM

I have been advised by representatives of the _____ (“Law Firm”) that by receiving my settlement proceeds in cash, I may jeopardize my eligibility for needs-based government benefits that I am currently receiving, or may receive in the future. Law Firm does not give tax or financial advice, and has recommended that I obtain financial guidance from a professional who is competent to render financial advice about settlement options. It has been strongly recommended that I seek advice concerning structured settlement annuities, government entitlements, securities, advisory services, and trusts involved in receiving settlement proceeds.

Law Firm has provided me with the contact information for Ryan J. Garrison, a structured settlement broker and financial advisor. I understand that I have an opportunity to speak with him to develop a personalized “settlement plan” at no charge to me. This plan would provide the advice listed above, and enable me to make an informed decision about my settlement funds.

I understand to my satisfaction each of the following: (Please read and initial each)

_____ **Decision is Irrevocable**
Once my attorney or I receive my settlement funds, I will no longer have a chance to obtain a structured settlement.

_____ **Tax-Free**
Structured settlement payments, including interest, would have been excluded from income tax.

_____ **Creditor Protection**
A structured settlement receives statutory protection from the claims of creditors, and to some extent the claims of present and future spouses.

_____ **Estate Taxes**
There may be estate tax implications of receiving this settlement in cash.

_____ **Government Entitlements**
The receipt of cash may affect my eligibility for certain government entitlement programs, including but not limited to: SSI, Medicaid, CHIP, Section 8/ HUD, SNAP (food stamps), TEFAP, etc...

_____ **Dissipation Protection**
Over 90% of individuals receiving settlement funds will have nothing left in 5 years. A structured settlement places contractual and statutory restrictions on my access to the funds, making them more difficult to dissipate.

_____ **Guaranteed Lifetime Income**
A structured settlement could provide me with lifetime income guaranteed by an A+15 life carrier

(Please initial only one) _____ **I have spoken** with Ryan _____ **I have not spoken** with Ryan

By initialing the paragraphs above, and by signing below, I acknowledge that Law Firm has made every effort to ensure I was adequately informed about my settlement options and the impact my decisions might have on my future. I understand all potential implications, and have decided to receive my settlement proceeds in cash.

Client Name: _____ Date: _____