

UNPARALLELED EXPERTISE

The Halpern Group developed Recovery Management for one specific reason – to preserve and grow settlements and awards achieved for negligently-injured people. It gives plaintiffs access to what is rightfully theirs – their full recovery – while safekeeping the funds for future needs.

CREATED EXCLUSIVELY FOR NEGLIGENTLY-INJURED PEOPLE

Different from wealth management specialists, we have been, and always will be, dedicated to exclusively serving the needs of negligently-injured people and their attorneys. For over 25 years, we have focused on creating innovative solutions and services that take into account the unique characteristics of negligently-injured people and their loved ones who may face a lifetime of challenges.

Traditional money management and wealth management solutions, such as annuities, stocks, bonds, mutual funds and trust accounts, were designed for a broad range of able-bodied, wealthy individuals. Negligently-injured people, on the other hand, have completely different objectives and needs. And our goal is to continually provide financial solutions designed specially to meet them.

FULL UNDERSTANDING OF THE NEEDS OF NEGLIGENTLY-INJURED PEOPLE AND THEIR ATTORNEYS

As the pioneer and preeminent provider of Recovery Management, our team of Recovery Management Specialists is fully familiar with the unique circumstances, needs and concerns of negligently-injured people. We bring to the table extensive experience in both asset management and disbursement for individuals with special lifelong needs and limited alternatives.

THE RENOWNED EXPERTS IN PLAINTIFF PROTECTION

For over 25 years, The Halpern Group has provided plaintiff's counsel with professional recovery management, litigation and negotiation support services. The foundation of our company is our desire to obtain a fair and just settlement that ensures the long-term welfare and security of negligently-injured people. Having consulted on over 20,000 cases and settled more trusts than any group in the United States, we truly are the renowned experts in plaintiff protection.

UNPARALLELED EXPERTISE CONTINUED

UNRIVALED EXPERTISE AND POWER FROM A FIRST-EVER PARTNERSHIP OF ITS KIND

Recently, The Halpern Group joined forces with one of the nation's leading and largest financial institutions. This combination has led to a unique blend of experience and resources, creating an incredibly powerful and expert partnership that is unmatched in today's financial management world – especially for negligently-injured people.

Statistics show that at least 90% of plaintiffs will squander their financial recovery within five years of settlement.*

Our goal is to decrease that number.

Call The Halpern Group and bring a world of unique experience to your truly unique case. To learn more or for an appointment, call or email a Recovery Management Specialist.

THE HALPERN GROUP
RECOVERY MANAGEMENT EXPERTS

*Source: The Rutter Group, Ltd. from Flavahan, Rea, Kelly & Tener, "California Practice Guide: Personal Injury" (TRG1992), Chapter 4.

PROPRIETARY INVESTMENT SOFTWARE

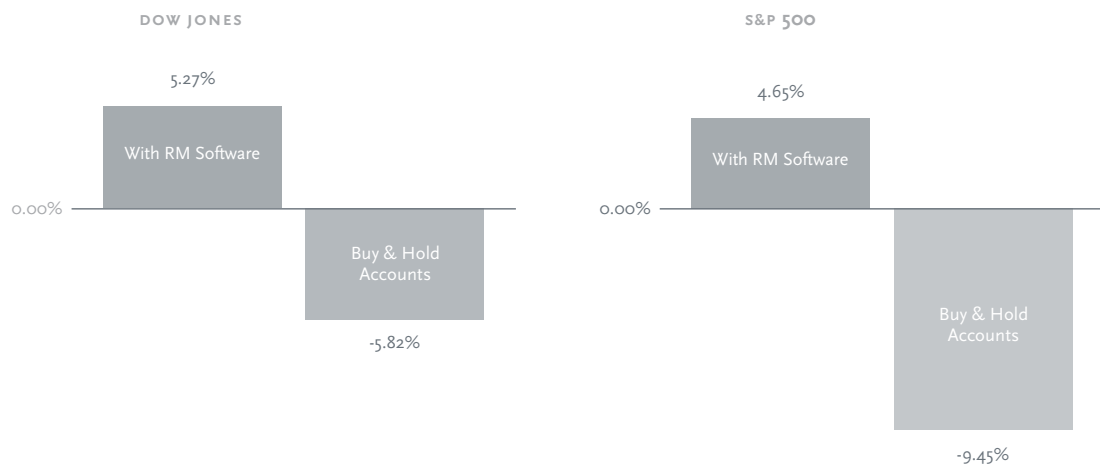
The Halpern Group's Recovery Management is specially designed for negligently-injured people – one of the most risk-averse groups in any market – and is powered by patented, industry-leading RM Software. RM Software is specially designed to meet the unique financial needs of negligently-injured people – specifically, managing risk while increasing returns and providing access to funds when needed most.

RM Software is a patented, reactive investment computer program that provides lower risks with a return comparable to the S&P 500 in the best markets and with historically demonstrated loss reduction in the worst of markets. Only 5% of all stock portfolio managers beat the S&P 500 each year, while *RM Software has been proven to beat the internal rate of return of the S&P 500 each and every consecutive decade since the one beginning January 1929.*

Proven Performance During Down Economic Climates

The Decade of the Great Depression—1929 to 1939

VALUE COMPOUNDED ANNUALLY WITH NO WITHDRAWALS



The information contained herein does not constitute any offer to sell an interest in the rights to this patented technology or to sell any security used to illustrate the actions of said software. This presentation is solely intended to demonstrate the action of the patented software on various types of investments during specific market conditions and is in no way to be construed as any form of prediction or guaranty of future investment results.

PROPRIETARY INVESTMENT SOFTWARE CONTINUED

RM Software works. Even in recessionary periods, RM Software historically outperforms the S&P 500 stock index. This system protects the risk-averse by assuring the most basic and powerful investment strategy there is: buy low, sell high. Here are some of its dynamics:

It is not predictive; it is reactive.

It cannot be negatively influenced by wild-card events that could not be taken into account in a prediction.

It does not analyze or pick stocks, bonds, mutual funds, etc.

It does not predict whether the markets will rise and fall.

It does not predict future economic climates.

It guarantees to only buy low and sell high.

The system dictates both investment and liquidation, ensuring that “paper profits” are rapidly converted to “real profits.”

Maximum investment occurs at the market low, and maximum profit-taking occurs at the market high.

Typical investor emotions and anxieties play no part in investment decisions.

It is reactive to price fluctuation, rather than predictive of future economic conditions.

Call The Halpern Group for performance comparisons against other technologies or individuals. The studies are remarkable. To learn more or for an appointment, call or email a Recovery Management Specialist.

INNOVATIVE PRODUCTS

Negligently-injured people and their attorneys have been through a lot before they come to us. They seek financial expertise and are more aware than most of the downside of risk. They want protection for their settlement or award. More than anything, negligently-injured people need financial solutions they can trust.

That word – trust – has a deeper meaning at The Halpern Group. It is a way of doing business. Helping negligently-injured people is all we do. All of our relationships – our entire company – is built on integrity and trust.

We at The Halpern Group exist solely to help negligently-injured people find the most secure future possible, which we believe they richly deserve. Our focus has always been to provide negligently-injured people with individual plans that are intelligent, flexible and customized specifically to their needs and situations. The Halpern Group offers total financial planning for negligently-injured people and we do it in partnership with one of the nation's largest and strongest financial institutions.

Our unique and innovative products are designed to work harder than any competitive offerings from other firms or insurance companies. Some of our solutions for negligently-injured people, created by and exclusively available from The Halpern Group, include:

THE "130 EXEMPT" STRUCTURED SETTLEMENT TRUST

The "130X" cannot be sold to factoring (aftermarket) companies. Since life is unpredictable, plaintiffs need something that can adjust to these future needs – the "130X" does that. It also allows the recovery or award to remain the property of the plaintiff (not the annuity carrier) and automatically pays for uncovered medical and life-care expenses. **FUNDING MINIMUM: \$100,000.**

CUSTOMIZED SPECIAL NEEDS TRUSTS

Drawn by the law firm widely credited with creating the Special Needs Trust in 1976, this trust comes with heavily discounted fees. Critical decisions are made by life-care professionals whose opinions are accepted as testimony in the courts of the state of domicile of the beneficiary as opposed to decisions by bankers. **FUNDING MINIMUM: \$350,000.**

INNOVATIVE PRODUCTS CONTINUED

THE U.S. TREASURY BOND STRUCTURED SETTLEMENT TRUST

Recognized as the safest of all structured settlements, this trust is tied to U.S. Treasury Bond Inflation-Protected Securities. Adjustable monthly so plaintiffs will never see reduced purchasing power, and guaranteed by the U.S. Government, there is no risk of loss of a plaintiff's assets should the trustee fail for any reason.

FUNDING MINIMUM: \$350,000.

NOTE: MANY PLAINTIFFS CHOOSE TO COMBINE THE UNPARALLELED SAFETY OF THE T-BOND TRUST WITH THE FLEXIBILITY OF THE "130X" TRUST. IN THIS CASE, THE FUNDING MINIMUM IS LOWERED TO \$100,000.

THE RECOVERY MANAGEMENT TRUSTS

The ultimate Recovery Management tool, this trust is created in the form of a Delaware Asset Protection Trust and immediately self-converts to a Special Needs Trust when the plaintiff goes on Medicaid. The trust triggers back when the plaintiff goes off Medicaid and the Medicaid Lien is satisfied. In its original form, this trust comes with all of the flexibility and benefits of the "130X" and the anti-creditor features of a Delaware Asset Protection Trust.

FUNDING MINIMUM: \$350,000.

THE PLAINTIFF PROTECTION TRUST

One of the most flexible Recovery Management tools, this trust is created in the form of a Delaware Asset Protection Trust. This trust comes with all of the flexibility and benefits of the "130X" and the anti-creditor features of a Delaware Asset Protection Trust and offers maximum creditorship protection.

FUNDING MINIMUM: \$100,000

Negligently-injured people and their attorneys deserve the many advantages of working with The Halpern Group. To learn more or for an appointment, call or email a Recovery Management Specialist.

THE HALPERN GROUP
RECOVERY MANAGEMENT EXPERTS

DEEP COMMITMENT TO PERSONAL SERVICE

The Halpern Group's Recovery Management seeks to strike a balance between desires and needs so that we do not sacrifice the future. With over 25 years of experience, we understand the challenges negligently-injured people face as a result of a profound injury or loss, and we are dedicated to helping overcome them.

CUSTOMIZED, PERSONAL SERVICE – EVERY DAY

With full-service program management and dedicated, passionate staff, no stone goes unturned and no “t” goes uncrossed. From paperwork submission to daily client service, each and every client is provided with the attention and care they deserve. We understand that every “tomorrow” may come with questions and the need for help, and our goal is to work hard on your behalf so those who suffered once, won't suffer twice.

AS PART OF OUR DAY-TO-DAY SERVICES, WE ARE HAPPY TO:

(THIS IS ONLY A SAMPLING OF OUR SERVICES)

Meet with plaintiffs to explain the financial options available to them.

Custom-design programs for each plaintiff to plan for a balance between flexibility and necessity of desires and needs. Dedicated to the absolute best interest of the plaintiff, our products and services are realistic and financially flexible in order to tap into funds or adapt financially to the unforeseen challenges that may lie ahead.

Complete and submit all paperwork for settlement management with plaintiff's counsel kept informed every step of the way.

Provide flexibility, with built-in protections to safeguard against unwise spending. We carefully consider each request for distribution and are always here to provide guidance – ensuring plaintiffs' true needs are honored as dictated by the Agreement custom-designed for each plaintiff.

Provide ongoing communication with plaintiffs to ensure their Recovery Management program is effectively and quickly continuing to meet changing needs, as well as provide consultation services to plaintiffs for specialized injury-related and other financial issues.

DEEP COMMITMENT TO PERSONAL SERVICE CONTINUED

LONG-TERM SOLUTIONS

IN ADDITION TO OUR ROLE AS RECOVERY MANAGEMENT SPECIALISTS, WE ALSO CONTINUOUSLY SEEK TO PROVIDE ADDED SOLUTIONS TO HELP PLAINTIFFS, USUALLY AT NO ADDED COST FROM THE HALPERN GROUP, INCLUDING:

Help in obtaining information regarding life and medical insurance for plaintiffs.

Referrals for life-care planners, caseworkers and specialized attorneys to draft Special Needs Trusts and Medicare Set-Aside Trusts – often at heavily discounted fees from the attorneys.

Information regarding support groups for both the plaintiffs and their families.

Information regarding home aides or vendors for necessary injury-related equipment or home modifications.

Access to trusts and a variety of other asset management vehicles.

Help in rebuilding plaintiffs' credit so they may rebuild their lives.

We stand by our clients every day, every step of the way. To learn more or for an appointment, call or email a Recovery Management Specialist.

THE HALPERN GROUP
RECOVERY MANAGEMENT EXPERTS