



FOR IMMEDIATE RELEASE

**AS THE FDIC, U.S. BANKS AND INSURANCE COMPANIES STRUGGLE TO SURVIVE,
THE HALPERN GROUP TAPS TREASURY BONDS TO SECURE
PLAINTIFFS' FINANCIAL FUTURE**

SPRINGFIELD, N.J., March 16, 2009 – Given the growing uncertainty surrounding the solvency of U.S. commercial banks and questions about the solvency of leading insurance companies, The Halpern Group, the foremost recovery management firm exclusively serving the needs of negligently injured plaintiffs, is offering their clients the only safe financial option: The United States Treasury Bond Structured Settlement Trust, which is available only from The Halpern Group.

Conventional wisdom generally holds that bank accounts are protected from financial losses, thanks to Federal Deposit Insurance Corporation (FDIC) protection. Consequently, more and more people have been racing to move their money into savings accounts and CDs; however, a recent letter to the banking industry from FDIC Chairman Sheila Bair warned that the fund used to protect depositors at U.S. banks could dry up in 2009 if there are not significant assessments on the remaining banks in the system.

"The fact that twenty-five banks went under in 2008 and 17 have already failed in 2009 leads us to believe that a domino effect is beginning and the resulting assessments could crush the remaining banks," said Richard Halpern, CEO of The Halpern Group.

State Insurance Guarantee Funds Face the Same Risks as the FDIC

According to recent media reports, even the largest insurance companies are not immune to failure since state insurance guarantee funds work on the same principle as the FDIC – if one large insurance company fails, the remaining ones will receive potentially crippling assessments. In their March 5, 2009 newsletter, leading investment company Bridgewater Associates observed: "The net result of our analysis is that life insurance industry company losses are in the vicinity of 20 percent of total assets, while the total amount of capital for the industry is only equal to approximately 10 percent of total assets."

"If insurance companies marked their assets to market (MTM), the entire capital of the industry would be depleted," Halpern said. "While the U.S. government cannot let the FDIC, the banks and the insurance industry all fail, it is incapable of bailing out all these entities. They will need to make choices, and those choices should be to bail out those entities geared towards stabilizing our banking system and creating the highest employment."

Conventional Wisdom Meets Reality – Is Anything Safe, Anymore?

"Savings accounts, CDs and annuities might seem attractive right now as the markets continue to spiral downward, but ongoing bank failures and the specter of large insurers failing in the coming months are downright frightening," Halpern said. "That's why we're counseling our clients to put their money into the safest instruments available today – the

U.S. Treasury Bond Structured Settlement Trust. You can never be too careful when it comes to protecting your financial future.”

Until recently, insurance companies have appeared to be better insulated from the financial crisis than the banks due to their slightly lower leverage ratios, accounting and sticky liability structure; however, as the recession deepens, pressures on capital and liquidity have only increased. “Many insurance companies now find themselves in an extremely unstable position,” Halpern said. “It’s questionable whether even some of the largest insurance companies possess enough capital to weather the storm and honor their commitments.”

Treasury Bonds are the only remaining safe investment for negligently injured people

The Halpern Group’s U.S. Treasury Bond Structured Settlement Trust is designed solely for negligently injured people and their families. This trust is recognized as the safest of all structured settlements as it is funded with Treasury Inflation-Protected Securities (TIPS) and can never be sold to the aftermarket factoring companies. According to Halpern, “The threat of inflation is very real for all of us, but payments from U.S. Treasury Bond Structured Settlement Trusts adjust monthly to the CPI, so when the price of a gallon of milk or a tank of gas fluctuates, so does the payment stream.”

In an effort to guarantee the return of plaintiffs’ principal in these uncertain times, The Halpern Group offers its clients the ability to include a United States Treasury Zero Coupon Bond in the amount of the original principal in every Recovery Management vehicle created. This enables The Halpern Group to provide the safety of a United States Treasury Bond guarantee, coupled with the growth and flexibility offered by their patented asset allocation software, which in the prior three months ending February 28, 2009 has shown a profit, while the S&P 500 has lost more than 17 percent in the same period.

About The Halpern Group

Founded in 1973 with its headquarters located in Springfield, N.J., The Halpern Group is the premier innovator in the field of recovery management. The company’s focus is on providing negligently injured plaintiffs with the most comprehensive set of financial services and customized solutions while keeping their recoveries safe and the financial future of each plaintiff protected. The Halpern Group recently began licensing its proprietary, patented Recovery Management Software (U.S. Patent [7149714](#)), a reactive investment computer program that is proven to offer lower risks to investors. For more information visit halperngroup.com.

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