



The three  
greatest  
threats  
and needs  
facing  
negligently-  
injured  
people  
and their  
families

# RECOVERY MANAGEMENT

There's a better way to protect negligently-injured people's recoveries. Recovery Management is a fully-integrated service specially created to protect the interests of negligently-injured people and their families so they can live life on their own terms. It provides the most comprehensive set of services and customized solutions while keeping the recovery absolutely safe and the financial future of each plaintiff protected. The Halpern Group is the premier and preeminent provider of Recovery Management, and we're dedicated to going above and beyond.

Recovery Management from The Halpern Group gives negligently-injured people and their families three advantages the traditional structured settlement and wealth management options simply do not:

1. SAFETY
2. LIQUIDITY
3. GROWTH



# DISSIPATION or DEVASTATION?

90% OF PLAINTIFFS SQUANDER THEIR SETTLEMENT WITHIN  
THE FIRST FIVE YEARS OF THE AWARD.\*

This is unacceptable and it is not the fault of the plaintiff. It is a result of poor planning. People who have suffered life-changing events confront eventualities the rest of us can't imagine, and in the face of an emergency, they frequently turn to factoring companies to compensate for a financial solution that isn't meeting their real and immediate needs.

The Halpern Group understands this; we work one-on-one with negligently-injured people and their families throughout the course of their lives to create solutions that give them the flexibility they deserve and the safety they need. So safe, in fact, that none of The Halpern Group's trusts can be sold to aftermarket factoring companies resulting in an unprecedented statistic that since 1992, 99.8% of all of our Recovery Management clients have been protected from having squandered their recoveries after five years.

\*SOURCE: THE RUTTER GROUP,  
LTD., FROM FLAVAHAN, REA,  
KELLY & TENER, "CALIFORNIA  
PRACTICE GUIDE: PERSONAL  
INJURY" (TRG 1992), CHAPTER 4.

# SAFETY

A black and white photograph of a person swinging on a swing set. The person is in mid-air, with their hair blowing in the wind. The background shows a bright sun low on the horizon, creating a lens flare effect, and a hazy landscape with hills or mountains in the distance. The overall mood is serene and peaceful.

## NEGLIGENTLY-INJURED PEOPLE NEED SAFETY.

Unanticipated need is part and parcel of post-settlement existence. Medically, socially, professionally – everything changes. Recovery Management is not a rigid approach to financial management, but instead provides solutions with the understanding that the needs of negligently-injured people are ever-evolving – in any economic climate.

Too often, traditional structured settlements are so rigid that they can spiral into a visit to the aftermarket factoring companies. Recovery Management trusts are scalable and customizable for each individual to best meet present and future needs, and none of the Recovery Management trusts can be sold to the aftermarket factoring companies, so you know they'll be safe.

Plus, with our patented RM Software, we provide clients with the confidence and performance they need in these critical investments, regardless of the overall economic climate.



# LIQUIDITY

**STRUCTURED SETTLEMENT OPTIONS DON'T PROMISE LIQUIDITY. RECOVERY MANAGEMENT DOES.**

The threat of inflation is very real for all of us. It can be devastating to a plaintiff locked into the illiquidity of a structured settlement. Any Recovery Management solution will be designed to entirely protect the recovery without the ability to squander it, while also keeping it as liquid as possible. So when the price of a gallon of milk or a tank of gas fluctuates, so can the payment stream for each negligently-injured person with a Recovery Management trust. It's only common sense.



# GROWTH

RECOVERY MANAGEMENT DOESN'T JUST SIMPLY  
STEWARD THE RECOVERY, IT GROWS IT.

The best defense is a strong offense. Using patented RM Software, which has been proven in extrapolation to outperform the S&P 500 in every down economy since 1929, a negligently-injured person's recovery is not only disbursed, it actually is grown. Why tell your clients to simply protect their assets when safely increasing their returns can be an option?

Specifically, our RM Software was developed using simulated models of the time period beginning with the Crash of 1929 and the following decade widely known as the Great Depression. While we seriously hope that the current economy doesn't create the same devastation, we have the approval of the United States Patent Office that our software ensures the financial safety and performance required by negligently-injured people, since it proved effective during one of the greatest meltdowns in history.

Recovery Management trusts from The Halpern Group work in ways that traditional structured settlements and wealth management simply cannot. To give your clients the safety, liquidity, growth and lifelong protection they deserve from their recoveries, call The Halpern Group today.

FOR AN APPOINTMENT OR INFORMATION, PLEASE CALL OR EMAIL A RECOVERY  
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