



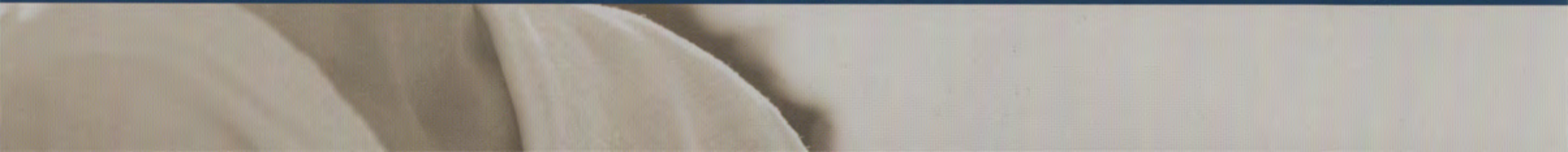
# RECOVERY MANAGEMENT

INNOVATIVE FINANCIAL SOLUTIONS FOR NEGLIGENTLY-INJURED PEOPLE





NO MATTER WHAT TOMORROW BRINGS, TOMORROW NEEDS A PLAN.





For those finally emerging from personal injury lawsuits, tomorrow will come with questions and a need for help. And no matter what tomorrow brings, tomorrow needs a plan. One that allows every day thereafter to fall into place as worry-free as possible. Trust, like answers, should not be hard to find—especially when it comes to securing and managing your recovery. And yet it is.

So much so that 90% of plaintiffs will squander their financial recovery within five years of settlement.\* If this sounds unimaginable and unnecessary, it is. So we decided not to let another day go by where people who suffered once, would suffer twice.

We are The Halpern Group.

And more than a decade ago, we established a groundbreaking practice called Recovery Management. Simple in theory, the idea was to provide sound and safe strategies so that individuals and families alike could preserve their settlement or award—giving 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.

Today, we are the preeminent firm in Recovery Management. Our trust, expertise and reputation speak for themselves. Recently, we joined forces with one of the nation's largest and strongest banks in a move that quite simply and wisely suggests: the more people working on the plaintiff's behalf, the more answers we can provide.

Tomorrow the sun will rise. People will go to work. Children will go to school. And another day will unfold. Just don't let it go by without help from us.

—THE HALPERN GROUP  
RECOVERY MANAGEMENT EXPERTS

SOURCE: THE BUTTER GROUP  
ETD, FROM FLAYAHAN, REE  
KELLY & TENER, "CALIFORNIA  
PRACTICE GUIDE: PERSONAL  
INJURY" (PRG 1992) CHAPTER 3



THE HALPERN GROUP IS THE PIONEER AND PREEMINENT PROVIDER OF RECOVERY MANAGEMENT.

SPECIALLY CREATED TO PROTECT THE INTERESTS OF NEGLIGENTLY-INJURED PEOPLE AND THEIR FAMILIES FOR THE REST OF THEIR LIVES, RECOVERY MANAGEMENT IS DEEPLY COMMITTED TO FOUR KEY COMPONENTS:

- 1 UNPARALLELED EXPERTISE
- 2 PROPRIETARY INVESTMENT SOFTWARE
- 3 INNOVATIVE PRODUCTS
- 4 PERSONAL SERVICE





## 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 negligently-injured people access to what is rightfully theirs—their full recovery—while safekeeping the funds for future needs.

Our team of Recovery Management specialists is fully familiar with the unique circumstances, needs and concerns of injured plaintiffs. We bring to the table extensive experience in both asset management and disbursement for individuals with special lifelong needs and limited alternatives.

Statistics show that at least 90% of plaintiffs will squander their financial recovery within five years of settlement. Our passion and sole purpose is to protect negligently-injured people and their families. We have succeeded in reducing this number from 90% all the way down to less than 1%.

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## PROPRIETARY INVESTMENT SOFTWARE

The Halpern Group's Recovery Management offering is powered by our RM Software. This highly sophisticated software is specially engineered and designed to help Recovery Management specialists meet the unique financial needs of negligently-injured people—specifically, increasing returns relative to inherent risks and providing access to funds when needed most. RM Software is so powerful that it has historically outperformed the S&P 500 stock index—and has even been proven to grow funds—in recessionary periods.

This system operationalizes the most basic and powerful investment strategy in history for the risk-averse: buy low, sell high—providing clients with the confidence they need regardless of the overall economic climate.



## Proven Performance During Down Economic Climates

The Decade of the Great Depression—1929 to 1939

VALUE COMPOUNDED ANNUALLY WITH NO WITHDRAWALS

DOW JONES

5.27%

With RM Software

0.00%

Buy & Hold  
Accounts

-5.82%

S&P 500

4.65%

With RM Software

0.00%

Buy & Hold  
Accounts

-9.45%

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.







## INNOVATIVE PRODUCTS

The Halpern Group's Recovery Management practice is the one and only financial solution that is designed solely for negligently-injured people and their families. With unique challenges, the possibility of sky-high medical bills and a lifetime of special needs ahead of them, our Recovery Management professionals exclusively manage negligently-injured people's finances to satisfy special safety, liquidity and risk tolerance needs. All of our products are built so that funds can never be sold to aftermarket factoring companies, so you know they'll be safe.

Some of our solutions for negligently-injured people include:

RECOVERY MANAGEMENT TRUSTS

PLAINTIFF PROTECTION TRUSTS

SPECIAL NEEDS TRUSTS

MEDICARE SET-ASIDE TRUSTS

STRUCTURED SETTLEMENT TRUSTS

HELP IN REBUILDING PLAINTIFFS' CREDIT SO THEY MAY REBUILD THEIR LIVES

TOTAL FINANCIAL PLANNING FOR NEGLIGENTLY-INJURED PEOPLE

DEVELOPMENT OF A CRITICAL BANKING RELATIONSHIP WITH A MAJOR FINANCIAL INSTITUTION THAT UNDERSTANDS THE VERY SPECIAL CIRCUMSTANCES SURROUNDING THE LIVES OF NEGLIGENTLY-INJURED PEOPLE



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## PERSONAL SERVICE

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. While Recovery Management products are flexible, they come with built-in protections to safeguard against unwise spending. This is referred to as “disbursement management.” 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 with each plaintiff.

Dedicated to the absolute best interest of the plaintiff, we are realistic and financially flexible in order to tap into funds or adapt financially to the unforeseen challenges that may lie ahead.









EASY, CUSTOMIZED, EFFICIENT

WE TAKE CARE OF THE DETAILS  
SO YOU DON'T HAVE TO WORRY  
ABOUT YOUR PLAINTIFFS.



For over 25 years, The Halpern Group has provided plaintiffs' counsel with professional structured settlement, litigation and negotiation support services. Our services focus on obtaining a fair and just settlement that ensures the long-term welfare and security of the injured plaintiff. Having consulted on over 20,000 cases and settled more trusts for negligently-injured people than any other group in the United States, we have been, and always will be, dedicated to exclusively serving the needs of injured plaintiffs.

## **GIVE YOUR PLAINTIFFS THE ABILITY TO LIVE LIFE ON THEIR TERMS**

The process is easy for both plaintiffs' counsel and plaintiffs:

IN-PERSON MEETINGS WITH PLAINTIFFS TO EXPLAIN RECOVERY MANAGEMENT

CUSTOM-DESIGNED PROGRAMS BASED ON INDIVIDUAL NEEDS AND WANTS

FULL-SERVICE PROGRAM MANAGEMENT AND DEDICATED, PASSIONATE STAFF—FROM PAPERWORK  
SUBMISSION TO DAILY CUSTOMER SERVICE

ALL OUR WORK IS COORDINATED AND COMPLETED TO AVOID SLOWING DOWN THE LITIGATION  
RESOLUTION PROCESS FOR PLAINTIFFS AND PLAINTIFFS' COUNSEL BY EVEN ONE DAY



**“THERE ARE TWO WAYS TO LIVE YOUR  
LIFE – ONE IS AS THOUGH NOTHING  
IS A MIRACLE, THE OTHER IS AS THOUGH  
EVERYTHING IS A MIRACLE.”**

**— ALBERT EINSTEIN**



MORE THAN 90% OF ALL PLAINTIFFS  
SQUANDER THEIR RECOVERIES  
WITHIN FIVE YEARS. OUR GOAL IS  
TO DECREASE THAT NUMBER.





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

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