



Melissa Baldwin
Structure Consultant

While being an active member of our Education Committee for the past 3 years and throughout the NSSTA meetings I've attended, the theme of growth has been at the forefront of discussion. I believe there are two topics we must address and achieve solutions for in order to grow our industry in both number and strengthen the success of structured settlements. First, how do we attract new, younger professionals for the next generation? Second, how do we ensure we are always considered an invaluable part of the settlement by our clients? My goal as a member of the Board would be to concentrate on these two areas and work closely with other Board members to achieve results.

In recent years I think we can all agree that the climate of our business has changed. But regardless of your role; as a Defense broker, a Plaintiff broker, a provider or life company representative - as members of NSSTA we should have the same common goal: to grow our industry and increase the need & importance of structures as part of any settlement negotiation. One example of how to start to accomplish this is through education of new potential clients. As one of the "next generation" brokers I cultivate relationships with numerous younger attorneys each year, providing them with the information and benefits structured settlements give to their injured clients. By networking at local and national attorney organizations in combination with providing presentations to firms, I am able to help grow that knowledge, understanding and become that invaluable resource to the next generation of attorneys. But I am not solely a structure broker, I am a comprehensive settlement planner who looks at every aspect of the case: the injured client's immediate and future needs, ongoing medical care, establishing an SNT, determining if the client is receiving SSDI or Medi-cal, retirement goals, what their concerns are for themselves and their families. Being the all encompassing professional that our clients trust, need and look to first when it comes to assisting with settlements, grows not only our individual businesses but our industry.

Throughout my 10 year career, as the industry has changed and new legislative challenges occur, I have continued to find innovative ways to grow my business and assist in a wider variety of settlements. The services we provide to the injured and their families brings security, solutions and the peace of mind they deserve. I am dedicated to making structured settlements an invaluable product to consider at each and every settlement. As a member of the NSSTA Board of Directors I would utilize my experience, passion and invaluable resources to finding innovative ways to address our growth and future success.

Thank you for your consideration and I look forward to seeing you at the Annual Meeting soon.

Best Regards,

Melissa Baldwin



ATLAS SETTLEMENT GROUP, INC.



Melissa Baldwin

Melissa Baldwin has been a Settlement Consultant with Atlas Settlement Group for over 10 years, assisting attorneys and their clients in physical injury cases related to medical malpractice, catastrophic injury, wrongful death, and product liability as well as non-physical injury cases such as employment and discrimination, mass torts and attorney fees. As a consultant throughout California, Melissa focuses on the immediate and long-term financial needs of Plaintiffs, tailoring structured annuities and financial plans to meet each person's unique and specific set of present and future income needs. Whether it be payments for ongoing medical care, children's education, retirement planning, and other financial concerns, Melissa's focus is always her clients' best interest and ensuring financial security.

In addition to financial assessment and annuity planning, Melissa assists with case evaluation, prepares proposals and attends mediations and settlement conferences across the United States, free of charge. She enjoys helping her clients facilitate a successful settlement while making the process as easy as possible for all parties involved. Melissa is a proud member and supporter of many attorney organizations such as Consumer Attorneys of California (CAOC), Consumer Attorneys Association of Los Angeles (CAALA), San Francisco Trial Lawyers Association (SFTLA), Orange County Trial Lawyers Association (OCTLA) and the Beverly Hills Bar Association.

A native of California, Melissa earned her Bachelor degree in Political Science with a minor in Law from University of California, San Diego. Melissa enjoys hiking, family camping trips with her husband and their two children, and seeing live music shows all over California.



Jordan L. Bossler

DIRECTOR

Structured Settlements

Institutional Markets Groups

Jordan Bossler serves as Director within the Commercial business of American International Group, Inc. (AIG). In this role, she manages members of the Structured Settlements Sales & Marketing Department. Additionally, Ms. Bossler is responsible for developing and maintaining distribution relationships. She has presented on The Patient Protection and Affordable Care Act to claim consultants, healthcare attorneys and NSSTA members. Ms. Bossler joined AIG in 2012.

Prior to joining AIG, Ms. Bossler served as a Manager with a Medicare Set-aside Company, earning her Medicare Set-aside Certified Consultant (MSCC) designation. Ms. Bossler was also a Supervising Case Manager with Galaher Settlements for 8 years and has been a proud member of the Structured Settlement industry since 2001. Ms. Bossler has an extensive background in Medicare and Workers' Compensation claim settlements. Ms. Bossler earned a Bachelor's and Master's degree in Criminal Justice Sciences and holds the Certified Structured Settlement Consultant (CSSC) designation.

I have been lucky to be a part of the structured settlement industry since 2001. I have also been able to work with the structured settlement product from a variety of perspectives. I started as a case manager for consultants – many in the field today. My role was one of facilitating a structured settlement. My role evolved enough that I attended several mediations to assess the needs of injured parties. During my years working for a Medicare Set-aside company owned by the largest structured settlement firm in our industry, I educated our clients about the cost-savings of funding a MSA through the purchase of periodic payments. In my current position with the AIG Structured Settlement Department, I function as a leader of a life market providing payments to several thousand injured people each year. My involvement within the management team and interaction with the AIG P&C Structured Settlement Department has given me a broader view about our product.

As a mother, I have seen my child injured and involved in a claim settlement. Because of my absolute belief and trust in structured settlements, my daughter has one. This belief and trust also extends to my nephews and brother-in-law, who, due to the death of their sister and daughter, needed a portion of their settlement to be guaranteed and safeguarded from the various temptations that arise when someone comes into money.

This industry is not just a “job,” to me; it is not a pit stop on the way to something bigger, grander, more meaningful. I have dedicated myself every day to a career in a field that I truly believe in; not only for other people but for my own family members. I want to continue to bring the various roles I have held over the course of almost 16 years in the field of structured settlements to the NSSTA Board of Directors. I ask for your consideration and your trust that I will bring the same passion, optimism, leadership, and belief about the value of our product to the highest level of our trade association.

Dear Fellow NSSTA Member:

I am writing to respectfully request your vote for my re-election to the NSSTA Board of Directors. I feel that my unwavering commitment to the structured settlements industry—combined with my 19 years of experience, insight and expertise—continue to make me a valuable addition to the Board.

I am currently the Director of Relationship Management and Market Development at Prudential. In this role, I am responsible for our sales and service functions as well as identifying and developing innovative methods for increasing the awareness and usage of structured settlement annuities. Prior to joining Prudential in October 2013, I spent more than 15 years with The Hartford, where I was actively involved in all aspects of the business including, sales, marketing, legal underwriting and administration.



My wish to continue to represent you is based on my strong desire to strengthen and expand our market for brokers, providers and user companies alike, while continuing to help claimants and their families achieve financial security and peace of mind.

Over the past 3 years, I've had the opportunity to listen, educate and voice my opinion on various issues. It has been a challenging yet rewarding opportunity, one which I strive to continue. I fully understand the time and dedication required of a Board Member, something I don't take lightly. During my time on the Board:

- I utilized my legal background to assist in the re-negotiation and drafting of our legal retainer agreement which resulted in significant savings for the work completed on revised SSPA legislation.
- As a member of the Executive Oversight Committee (EOC), I assisted in the drafting of an updated contract for association management and lobbying services.
- With my knowledge of SSPA legislation, I was the sole life company member on the SSPA Task Force.
- As the Board's liaison to the Education Committee, I collaborated with the committee's chairs to successfully plan 5 NSSTA meetings.

I continue to believe that increasing the awareness of and educating on the benefits of structured settlements is critical to our future success. As we look to the next few years, I believe:

- With tax reform on the horizon, we need to educate Members of Congress and their staffs on the value structured settlements provide to injury victims and their families.
- As a strong supporter of the NSSTA website re-design, it is important that our website be a go-to educational resource for individual's looking for information on structured settlements.
- We know how influential an attorney can be in a claimant's decision to choose a structured settlement—we need to ensure that the legal community is knowledgeable about structured settlements and able to counsel their claimants on their settlement choices.

With heightened awareness and education, we can assist more claimants in availing themselves to the many advantages of a structured settlement.

With your vote, I would proudly continue to serve you as a member of the NSSTA Board of Directors. I look forward to speaking with you at the NSSTA Annual Meeting in San Francisco.

Sincerely,

Michelle Caine, J.D., LL.M

Michelle Caine

Director of Relationship Management and Market Development

Michelle Caine is the director of relationship management and market development for Prudential Structured Settlements. In this role, she heads our structured settlement broker service and support team, and she is responsible for identifying and developing innovative methods for increasing the awareness and usage of structured settlement annuities. In addition to attending industry and broker conferences, Michelle leads the Structured Solutions Leadership Council, a select group of industry innovators that collaborates to identify trends and opportunities for growing the structured settlements market.

Michelle brings a strong background in legal and compliance, relationship management and marketing as well as product management to her current role. Prior to joining Prudential, Michelle held numerous positions within The Hartford's structured settlements group, each with increasing levels of responsibility. As The Hartford's structured settlement product expert, she was actively involved in all aspects of the business including, sales, marketing, legal underwriting and administration.

Michelle holds a BSBA, cum laude, in Finance from Western New England College. She earned a J.D. and a LL.M in Estate Planning and Elder Law from Western New England College School of Law. She currently serves on the Board of Directors of the National Structured Settlements Trade Association.

ROSS DUNCAN, CSSC



Ross Duncan has been with Ringler since 1984, during which time his office has participated in almost 5,000 settlements utilizing structures. Prior to joining Ringler, Ross had a long and successful career in Claims with the Insurance Company of North America/CIGNA from 1972 to 1984. Through a steady and successful tenure at Ringler, Ross became a Senior Associate in 1992, earned his CSSC designation in 1995 and was elected to the Board of Directors in 2003. In 2012, Ross was elected Chairman of the Board and served that role through 2016. Ross has been a key speaker at several Bar Association events throughout Pennsylvania and has been honored with multiple awards for structured settlement services throughout the years. Most recently, his office was awarded the 2010 Gold Medal for Structured Settlement services to the legal community by the Legal Intelligencer, the oldest law journal in the United States.

My passion for our profession is what drives me every day to help injured parties, their families and those who need financial stability after an unforeseen tragedy in their lives. I believe all of us need to support NSSTA's positive work for the industry as a whole. As such, I have made the personal and professional decision to run for the NSSTA Board of Directors in hopes that I can be part of the very thing that keeps our industry at the forefront of our Legislators minds and helps to foster our industry's vitality.

My career in Structured Settlements has spanned 33 years – all with Ringler. Even today, I often recall Dave Ringler's address speaking about the crucial role of NSSTA. Though relatively new at the time, NSSTA promised to ensure both the growth of our product and the survival of our industry, both of which captured Dave's attention then and still resonates now. Our political climate is full of uncertainty, but impending tax reform is something we all foresee. To that end, I assert that NSSTA's primary goal should be to protect sections 104 and 130 of the tax code by continuing to be strong voices in support of our industry in Washington. For that, I am a voice that can help.

My background as a structured settlement consultant informs my knowledge of the industry as a whole, but in addition to that, my time served on the Ringler Board of Directors gives me insight into so much more. As a member of the Board of Directors since 2003 and as the Chairman of the Board for the last five years, I have learned the inner workings of how a company is run and I have seen first-hand the tremendous amount of consideration and effort that is needed to put plans into action. I also learned that it is imperative to closely examine and solicit discussion from varying vantage-points and then act effectively to enact the steps to accomplish the vetted goals. It is that very experience gained from being both a consultant in

the field as well as a leader for the company that has trained me to navigate with an open mind, and I believe that an open mind is invaluable in positions of leadership.

In 2016, I relinquished my position as Chairman of the Board of Directors at Ringler and no longer sit on the Board. While my dual role at Ringler prevented me from being actively involved with NSSTA committees and the Board, I have supported NSSTA with both my dollars and my voice. As Chairman, I encouraged my Ringler colleagues to serve NSSTA on the Board, on committees and via their contributions to the PAC. As I transition away from Ringler leadership, I now find that I have both the time and the energy to dedicate to NSSTA without distraction. I would like to draw upon my experiences for the betterment of ALL with a new voice, new inspiration and an open mind to attack challenges that face all of us.

While I recognize that the name “Ringler” in the industry means many things to many different people within our business, I pledge that, if elected to the NSSTA Board, I will dedicate myself to the betterment of the industry for all of us collectively. It is through working in this manner – for the industry as a whole – that we will all find success!

Please consider supporting me with your vote at the NSSTA Annual Meeting in April.

In preparation and thought about running for re-election to the NSSTA board, I became reflective about my past four years. I am proud of the accomplishments that were achieved during my first term on the board and during my year as President of the Association. We accomplished many things; including, but not limited to: 1) the growth committee; 2) a closer relationship with the AAJ; 3) plaintiffs speaking at many of our conferences; 4) improving five state structured settlement protection acts; 5) renegotiating and improving our retainer agreement with Hogan Lovells and 6) starting all member NSSTA calls.

However, this election is not about the past, but the future. I still feel there is a ton of work to do and I hope to have the opportunity to once again serve the industry. During the upcoming term, some of my goals would be:

1. To work to ensure we are protected with any potential tax reform.
2. To continue to push the growth committee and have one of our ideas culminate in direct success. I think we are close on the Convertible Lump Sum. Separate and aside, I would like to push an old/new growth idea. We need to focus on the Next Generation to:
 - Lead the NSSTA going forward. We need to continue to find our next leaders.
 - To determine how to engage young claims adjusters. Our initial wave of adjusters that really supported our industry are retiring. We need to figure out how to engage the younger adjusters to inspire them to support structured settlements.
 - To determine how best to teach young attorneys. With a new crop of younger attorneys, we need to teach them how to utilize structured settlements even more effectively than their predecessors.
3. During my first term, I developed a working rapport with the National Association of Secondary Purchasers and its leadership. We are currently working and negotiating legislation in Ohio. I would want to work to conclude this legislation and be ready for any other state where a protection act becomes an issue.
4. During my tenure, I developed a very close relationship with Eric Vaughn and his team. During the next three years, I would want to continue to work with Eric and the Board to create a smooth and effective succession plan. We have a lot of internal work to do to ensure that we have the right long term Executive Director and Lobby Team in place.
5. Lastly, I want to continue to try to help the structured settlement industry navigate the changing landscape. During the past decade, we have become more than just structured settlement sales folks. As we continue to evolve, I want to work with the NSSTA to make sure that we progress without losing our core discipline. As an example, my firm has developed a successful trust company yet our structured settlement premium has continued to grow. I hope as an industry we can do the same thing.

I hope to have the opportunity to serve the industry again. It has been one of my most rewarding professional experiences. If re-elected, I promise to give it my all.



Michael Goodman
President