



I am asking for your vote as I run for election to the NSSTA Board of Directors. As you no doubt know I have served a number of terms on the board and have had the privilege of serving as your president three times. Since 1985, when I brought a number of my peers and our life company partners together to fight a major budget proposal that would have devastated our tax favored status, NSSTA has become a vital factor in protecting and educating our industry.

Our industry has faced many challenges, and a strong and vibrant NSSTA has been vital in fighting for all of us. In addition to tax reform we have weathered two Executive Life failures, the potential diversion of ownership of Reliance-owned structured settlement annuities, an aggressive factoring industry, and many more issues. I have been fortunate to lead many of those efforts and I believe my experience and passion would be valuable to the board in the coming years.

If you give me the honor of serving you on the board for the next three years I promise to work as hard as I ever have to make sure that NSSTA meets the challenges ahead of us.

If you have any questions for me, please don't hesitate to contact me by phone or email.

I look forward to seeing you in Charleston in April.

Len Blonder

Jim Early

for NSSTA Board of Directors



CONTINUED EXPERTISE AND EXPERIENCE FOR NSSTA

Giving back to the community that has supported me throughout my career is at the center of why I do what I do. Having served on the NSSTA Board of Directors multiple times in various capacities throughout my career, I've learned the value of the NSSTA organization and I get excited about what is to come. I currently serve the Board as the immediate Past-President, having served as President in 2017-2018, and I would love nothing more than the opportunity to continue that good work and to continue helping to move NSSTA forward in its mission.

During my career I have worked within a small company, as a broker for a company affiliated with a major casualty company, and ran my own small structured settlement company, so I understand the challenges of our smaller broker companies in the midst of our evolving industry. Since 2002, I have held multiple positions at Ringler Associates, as a producer, where I was Ringler's producer of the year in 2006, as a Regional Director, and as the National Sales Director.

My journey to the NSSTA Board of Directors is a logical one and it makes sense for me to continue that journey – bringing my vast experience to the industry that has supported me and my colleagues throughout the year.

PRIORITIZING EMERGING CHALLENGES AND TOOLS FOR SOLUTIONS

I believe that NSSTA members must be a resource to our clients in the emerging challenges of MSAs on liability cases. I have been very active in representing NSSTA at the Liability Stakeholders Group, and working with members of the Medicare Set Aside community. I believe that our continued participation in this space is critical. I will push to have a "toolkit" for structured settlement professionals to have the resources to be the best-informed parties at the settlement table on the issue of MSAs and Medicare/CMS issues. I will continue to support both sides being represented by competent structured settlement professionals. Plaintiff business is and will continue to be a growing component of Ringler's production.

I would be honored if you would cast your vote for me!

**EXPERIENCE • GROWTH
COMMITMENT**



Dear Fellow NSSTA Member,

I have decided to run for a 2nd term on NSSTA's Board of Directors in 2019 and ask for your vote in support of my re-election. It has been a privilege to serve on our association's Board these past three years – a time that has been both challenging and rewarding – and I hope to continue providing service in a manner that, without compromise, protects and promotes our industry.

For more than 12 years, I have been affiliated with the structured settlements industry, and during that time, I've been an active member of the National Structured Settlements Trade Association. I have served for several years on the association's Marketing Committee as well as its Innovation Committee. As a Board member, I currently serve as NSSTA's Treasurer, a member of the Executive Oversight Committee and liaison to the Membership Committee.

My perspective on the industry is unique, and I have seen the value of what we do from several vantage points. Many of you know me as a representative of Liberty Life Assurance Company of Boston and Liberty Mutual, where I held roles including sales, marketing, product development, and program management for one of the largest casualty carrier users of structured settlements in our industry. Most recently, I led Liberty Life's structured settlements business as its Vice President of Distribution while also managing Liberty Mutual's structured settlements program. Today, as a member of the Arcadia Settlements Group leadership team, I serve as its Vice President of Business Development with responsibility for the company's sales, marketing and growth strategy. Although my role has changed, my passion for the industry and desire to see it flourish, has not.

The structured settlements industry continues to evolve, and in many ways, it has become more complex. The rise of more holistic settlement planning approaches, new products and settlement tools, and the general decline in engagement from casualty companies all reflect our ever-changing business, presenting us with both challenges and opportunities. We, as an industry, need to be flexible to adapt to change, and at the same time, remain mindful of NSSTA's core mission and values.

Education and awareness, as always, are paramount to the success of our industry – whether it be with members of Congress, users, or beneficiaries of structured settlement annuities. It is a continual process, and I'm encouraged that our incoming President, Michelle Caine, will make this a priority during her term.

Lastly, it's been energizing to be part of a Board whose composition in recent years has become more diverse in age and gender. I'm excited to be a part of the next generation of structured settlement

industry leaders, bringing fresh perspectives, but always driven by the desire to protect and promote our industry.

Thank you for your consideration, and I look forward to seeing you in April at the NSSTA Annual Meeting in Charleston.

Sincerely,

A handwritten signature in black ink, appearing to read "Ryan Jandreau". The signature is fluid and cursive, with the first name "Ryan" and last name "Jandreau" clearly distinguishable.

Ryan Jandreau, CSSC®, CLU®, ChFC®



TACKER LeCARPENTIER, JD, CSSC

NSSTA BOARD CANDIDATE'S STATEMENT

It is an honor and privilege to serve NSSTA and to run for a seat on the NSSTA Board of Directors. With over 28 years' experience in litigation and settlement planning, I am uniquely qualified to take a further leadership role within our industry. Within NSSTA I have been an active member of the Legislative and Regulatory Committee for 10 years, and have served as Chair of Legs & Regs for two years. I have also regularly participated in our "Take the Hill" activities.

After attending the University of North Carolina at Chapel Hill as an undergrad and obtaining my *Juris Doctorate* in 1991 from the Wake Forest University School of Law, I started my legal career as a Law Clerk for the Hon. James G. Exum, Chief Justice for the Supreme Court of North Carolina. In 1993 I began a litigation and appellate career at the Raleigh, NC law firm of Cranfill Sumner & Hartzog. My litigation practice was devoted to insurance defense, insurance coverage, medical malpractice and appellate work. Within the firm, I formed and chaired both the Appellate and ERISA Litigation Sections. Few litigated cases actually make it to trial. As a result, I facilitated hundreds of settlements for my insurer and insured clients in over 12 years of private law firm practice. *Most of those cases could not have been resolved without the use of structured settlements.*

In 2005 I left private practice, and started my settlement planning career with a fairly equal mix of plaintiff and defense cases. I was fortunate to serve former insurer clients and many former adversaries in the plaintiff's Bar. Today, my work is largely devoted to claimant settlement planning and consulting. It is important to both my settlement planning practice *and* my NSSTA participation that my professional experience is devoted to both sides of our industry.

Two years ago our industry had the unique opportunity to be aggressive in our efforts to expand our business and product offerings. In the 2017 Tax Cuts and Jobs Act, I believe we should have expanded Section 130 to include IRC Sec. 139 (f) (*wrongful imprisonment*) and, frankly, other areas of IRC 104. We have to stop playing catch-up on similar future measures. We need to be more assertive when the opportunity rises, and not cower to the worry that the IRS will view us differently. If we get the appropriate changes, the IRS will follow what Congress says, not the other way around.

To wit, in 2018, the structured settlement industry produced slightly more than \$6 billion in structured settlement placement . . . *out of an estimated \$300 billion in personal injury settlements* (and another \$300 billion in non-qualified settlements). That is an extraordinary amount of money being left on the table. Because of our unique ability to offer secure, flexible, lifetime benefits to injury victims, as well as to protect critical governmental benefits, we should be - and can be - producing well over \$6 billion in sales. We can be growing our industry whether directly through traditional structured settlement annuities or other newer settlement planning products. NSSTA is well-positioned to lead those efforts. *If we do not, other organizations will.* This is my passion and my primary goal in seeking a position on the NSSTA Board of Directors.

I will do the work that is expected, and should be expected, of a NSSTA Board member, and I will lead when and where I can. Our organization has benefitted greatly from the wealth of experience from the first generation of our industry leaders. It is now time for a new generation of leaders to step up and lead our industry into the future.

Therefore, I respectfully ask for your vote and thank you for your support.



Randy Levine, Former Practicing Trial Lawyer
ESS Settlement Services partnered with Sage Settlement Consulting
NSSTA Board of Directors Statement | 2019

When making the decision to run for NSSTA's Board of Governors, I considered what I could bring to the table. NSSTA's board should represent a cross-section of our membership—plaintiff and defense brokers, former attorneys, life company representatives, industry stalwarts and industry neophytes. Although I am currently a plaintiff broker, my career previously included tenure as a defense medical malpractice attorney, working closely with adjusters and defense brokers. My diverse experience has provided the framework and context to deeply understand what's important to all stakeholders. As your next NSSTA board representative, I wish to serve as the bridge between two sides of our industry that often find themselves in opposition.

In terms of my background with NSSTA, I have been actively involved on various committees over the past several years. As a member of the Growth Committee, I was tapped to participate on the newly formed Innovation Committee, which included a role on the LMSA task force. I have also served on NSSTA's Education Committee, sharing knowledge and insight through panel discussions and helping to develop engaging agendas for NSSTA conferences.

On a professional level, I graduated from Brooklyn Law School in 1994 with my Juris Doctorate and in 1993, I won the Nassau Academy of Law's Moot Court Competition, as well as a Certificate of Distinguished Merit. I have held both Series 77 and Series 66 licenses. I have been published by and have lectured with both the Practising Law Institute and the New York State Academy of Trial Lawyers ("The Academy"). As the co-founder of ESS Settlement Services, I am a member and sponsor of The Academy and a member and Skyline Business Partner of the New York State Trial Lawyers Association.

I have always demonstrated a strong proclivity towards action. Through our partnership with Sage Settlement Consulting (formerly The Settlement Alliance and Millennium Settlement Consulting), my business partner and I quickly became leading structured settlement producers and plaintiff advocates. Most recently, I have been working with a colleague to submit a request for a Private Letter Ruling regarding the expansion of IRC Section 104 to include wrongful life cases.

It was while serving on NSSTA's Innovation Committee that I witnessed the natural breakdown between defense brokers and plaintiff brokers as we tried to agree on a common position regarding LMSAs.

Throughout my career, both my colleagues and my counterparts have relied upon my ability to build a consensus and I am proud to say that even now, defense attorneys and brokers often ask for my input, which I gladly share. It is my profound belief that if we are going to achieve our goals as an industry, then we must find a way to bridge the gap between plaintiff and defense. We have the opportunity to create a “win-win” situation for all parties by first listening and understanding each other’s opinions and then synergistically developing a third, unified opinion. By working together to develop tools and solutions to improve the experience for the end user—the claimant—we also have the ability to drive up industry premium.

In addition to uniting the two sides of the industry, if elected, one of my main goals is to focus on education surrounding LMSAs. As NSSTA members, it is our duty to work as closely as possible with CMS to shape policy and to ensure the passage of regulations and review standards that adequately protect all parties involved.

Another top priority is the release stage of the structured settlement process. Many lawyers don’t recommend structured settlements to their clients simply because the Settlement Agreement & Release often takes weeks, or even months. I submit that we can work together as an industry to expedite the process, perhaps through a standard addendum, helping to avoid resistance on the part of attorneys.

To be clear, I don’t seek this board position as a means to adding another notch in my professional belt. I look forward to continuing to grow as a leader within NSSTA and I do not see a single-term board membership as the end of that. I am in this for the long haul, and whatever our membership and our industry need from me as a leader, I am ready and willing to do. While I have the utmost respect for all those who seek to serve as NSSTA board members, it is necessary—for the continued growth of our industry—to ensure that NSSTA continues to evolve through the leadership of new, passionate leaders. I care about the structured settlement industry and would like to be that leader for you.



I am honored to be included among the candidates for the NSSTA Board of Directors.

It's time to engage the next generation of producers (large and small) to participate in and support NSSTA. I believe I can be that voice, your voice, on the NSSTA Board.

During my 16 years in the industry, six have been spent on the NSSTA Education Committee...the last four as Chair. In 2017, I received the NSSTA Leadership Award for my work on that committee. From the beginning, NSSTA has been a big part of my professional life. Early on, my father encouraged me to get my CSSC. A few years later, I was encouraged by my brother to join a NSSTA committee. Committee leadership soon followed. Now, my fellow NSSTA members have encouraged me to continue my service by running for the Board.

The continued evolution of our industry is integral to the growth and health of NSSTA. We need to make NSSTA more relevant than ever to our members. They need to know that the work being done on their behalf by the NSSTA Board reflects the challenges and opportunities they face in their own practices. My clients include attorneys, insurance companies and self-insured companies. I know the impact of P&C companies moving away from focused structured settlement programs. I know the triumph of helping an injured party find comfort and security in the wake of a tragedy. And I know that I am better prepared for both because of the work that NSSTA and the BOD do on our behalf.

I am experienced in working with NSSTA leadership and our state government to affect change. Twice I have testified before state Senate committees to strengthen the Structured Settlement Protection Act here in my home state of Oregon. I worked with the bill's sponsor and NSSTA's legal counsel to ensure that structured settlement beneficiaries in Oregon are treated more fairly in those situations.

Above all, I want to represent NSSTA's members on the Board of Directors because this industry is my past, present and future. It has given me countless opportunities (and sleepless nights). If elected, I will continue to make a meaningful impact for NSSTA and its members. It's time for tomorrow's leaders to step up and ensure that future generations will have the same opportunities to thrive.

Thank you for the opportunity!

Nolan Robinson